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ABSTRACT

This guide for teaching consumer education for a coeducational class in home economics at the high school level is organized to capitalize on student interests. The course is for one semester, but more material than needed is provided. Overall course objectives are stated, and suggested course titles are listed. Eleven teaching units are described. The units cover the student as a consumer, getting a job, managing money, places to live, buying food, transportation, clothing, health, insurance, entertainment, and community responsibility. Each unit lists its own terminal performance objectives and evaluation suggestions. For example, the objectives of the job unit include learning to write a letter of inquiry and a personal resume. The content of each unit is outlined, and method, media, and activity ideas are given. A section with supplementary materials follows each unit. The document concludes with a bibliography. (BC)

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A Guide for Teaching Consumer Education for a Coeducational Class in Home Economics
at the High School Level.

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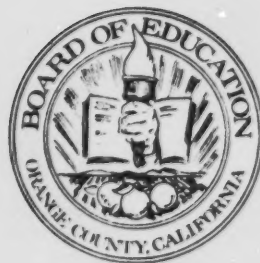
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March 1975**

**A GUIDE FOR TEACHING CONSUMER EDUCATION
FOR A COEDUCATIONAL CLASS
IN HOME ECONOMICS AT THE HIGH SCHOOL LEVEL**

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Instructional mini packets developed by
students of California State University
at Long Beach, under the guidance of
KATHLEEN MORRIS, Instructor
Summer, 1973

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CONSUMER EDUCATION COURSE OUTLINE

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TO THE TEACHER

Students are on the threshold of adult status and are acutely conscious of the fact that they will be faced with the complexities of personal income management. This guide to the teaching of Consumer Education is therefore organized in such a way as to capitalize upon student interest.

The course of study is offered as a guide, not as a straight jacket. More than ample material is provided for use in one semester. Some suggestions for teaching techniques, resource materials, and activities are also included, but it is assumed that each teacher will find his/her own ways to capture the students' natural interests in the subject and channel work and study efforts toward the appropriate performance objectives.

It will be helpful if the teacher can acquire the following references:

The Consumer in American Society, Arch W. Troelstrup,
McGraw-Hill Book Company, fourth edition, 1970.

The American Consumer, Issues and Decisions
Herbert M. Jelley and Robert O. Herrmann,
Gregg Division/McGraw-Hill Book Company, 1973.

Consumer Education, Parts I & II, Home Economics Instructional
Materials Center, Texas Tech University.

Teachers' Resource Unit on Consumer Education, Homemaking
Research Laboratories, Tony, Wisconsin 54563. \$4.35

Supplemental material will follow each unit of instruction and will be printed on white paper.

SHARE is an excellent resource station for consumer education materials. The Bureau of Homemaking Education established this instructional resource center to serve teachers throughout California. For more information, SHARE, 1003 Wilshire Blvd., Santa Monica Blvd., Santa Monica, California 90401, (213) 825-5977.

INCINCE, Innovative Curriculum in Consumer Education, instructional patterns and curriculum models, designed by Bureau of Homemaking Education, California State Department of Education, in cooperation with the Chancellor's Office, California Community Colleges, will also be of excellent reference.

CONSUMER EDUCATION COURSE OBJECTIVES

At the completion of this course, the student will be able to:

- * Analyze and describe the teenage role and responsibility in the economy.
- * Appraise advertising so as to sort out that which is helpful in making decisions in buying from that which is misleading.
- * Compare consumers' responsibilities, as well as rights, in the economy.
- * Identify personal attributes and interests relevant to career choices.
- * Evaluate a product on the basis of research and observation.
- * List different types of credit and the special merits of each.
- * Classify housing facilities in terms of objective criteria.
- * Use appropriate standards for selecting furniture and home appliances.
- * Identify and use information available to help consumer purchase food wisely.
- * Select a used car with due regard to appropriate measures of its value.
- * Select an item of clothing using proper criteria, including cost and serviceability.
- * List helpful ways to maintain good health, while minimizing expenses.
- * Identify basic insurance programs.
- * Formulate a backlog of ideas for effective use of leisure time.
- * Explain the consumer's role as a taxpayer.

How about a new name for the class? Instead of "Consumer Education," try one of these:

Single Living

Bachelor Living

Single Survival

Buy and Spy

Bachelor Management

Buymanship

On Your Own

Financial Survival

Dollars and Sense (or, \$\$\$ and Sense)

Wheeler Dealer

Super Shopper

Consumer Survival

Bachelors Today and Tomorrow

Effective Living

UNIT I

YOU-AS A CONSUMER

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
At the end of this unit, each student will be able to:	
1. Analyze and describe the teenage role as a consumer in today's economy (spending and using goods and services).	Oral or written
2. Appraise the motivational appeal in 12 advertisements.	Report orally and pictorially
3. Find and identify examples of at least 12 different types of advertising.	List and report
4. Either find or design one advertisement which includes five of the six informational values of advertising.	Show example
5. Compare rights and responsibilities of the consumer.	Essay
6. Write a letter to a consumer protection agency describing a product complaint.	Project

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 You Are a Consumer.	
1.1 What makes you a consumer?	Distribute student interest surveys. Establish which areas in consumer education need to be emphasized in the class. (<i>Supplement: "My Consumer Profile" and "Consumer Education Student Interest Survey"</i>)
1.2 How does freedom of choice help regulate the types of things you will consume?	
1.3 What problems do you face as a consumer?	Use form provided to survey students' opinions. If allowed to work in groups, a group opinion could be the objective. This method would allow students to learn to know each other better by exchanging ideas. (<i>Supplement: "What Do You Think?"</i>)
1.4 What competencies do you need as a consumer?	Give a pre-test. (<i>Supplement: "What Do You Know?"</i>) The test can be used to determine what the student knows about the subject. The same test could be used later as a post-test to see how much learning had taken place during the semester.
	Show film: "On Your Own." (see resources)
	Analyze and describe the teenager role as a consumer in today's economy (spending and using goods and services).

RESOURCES:

"On Your Own," FilmFair Communications, 16 mm, 24 min. Available through Orange County Department of Education, Educational Media Center, #5987.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
2.0 Teenagers As Consumers.	
2.1 Distribution of consumers in the market place.	Prepare graphs showing the distribution of consumers as to women, men, teenagers, etc. (see resources)
2.2 Why is the teenage market important?	Create discussion on types of things teenagers are likely to buy. (<i>Supplement: "Kids As Consumers"</i>)
2.3 What are some of the buying habits of teenagers?	List the stores in a given shopping center and decide which ones cater to teenagers.
2.4 How will the buying habits of teenagers today influence the economy 10-15 years from now?	Discuss the types of stores or services students would be willing to do without. Show filmstrip "Exploited Generation" (see resources).

RESOURCES:

Arch W. Troelstrup, The Consumer in American Society, McGraw-Hill Book Company, 4th ed., 1970, Chap. II and IV.

Teenager spending patterns on percentage charts: Refer to "Life Styles" by Grace Hibma and Isabelle McDuffie, Los Angeles County Dept. of Education. The Dynamics of the Youth Explosion, Los Angeles Chamber of Commerce, 1967. "Exploited Generation," filmstrip by Guidance Associates, 757 Third Avenue, New York, N.Y. 10017. (With record, #3H-101 251: \$41.50; with cassette, #3H-101 277: \$46.50)

"Teenage Use of Credit," from "Educational Program in Consumer Education-Money Management," Frederick Waddell, Director of Education and Research, Credit Counseling Services, Inc., Michigan. Available from SHARE, 1003 Wilshire Blvd., Santa Monica, CA 90401.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Factors Affecting Consumer Decisions.	
3.1 Values and goals.	Present examples of value decisions on overhead projector. (<i>Supplement: "Five Dollars For Johnny"</i>)
•Life style •Peer group •Socio-economic level •Customs •Quality of life •Psychological - Security - Sex appeal - Self-satisfaction - Status	Students can take "Forced Choice Values Test" to analyze rank order of values. (<i>Supplement: "Forced Choice Values Test"</i>) Open end case studies may be presented that depict differences in life style of individuals and families. Students working in groups can analyze the case studies to determine available resources and project the outcome as to total potential worth. (Refer to sample case study: "Mike and Barbara" in "Life Styles.") (see resources)
3.2 Available resources.	

RESOURCES:

Penney's Forum: Value Clarification, Spring/Summer, 1972. J.C. Penney Company, Educational Relations, 1301 Avenue of the Americas, New York, New York 10019.

"Life Styles," developed by Grace Hibma and Isabelle McDuffie, Los Angeles County Department of Education, 9300 East Imperial Highway, Downey, California 90242.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
4.0 Advertising Influences Choice. 4.1 Advertising media •Television & radio •Newspapers, magazines, and "throw aways" •Catalogues, brochures, and yellow pages •Outdoor advertising: billboards, signs, cab signs, bus signs, public benches, sky writing •Direct mail, coupons, and free trials •Door-to-door solicitation •Word of mouth •Bulletin boards, at stores & schools •Telephone solicitation	Find examples of at least 12 different types of advertising that would influence choice. Select any 30-minute TV or radio time and record the time spent in advertising. To what group of people was each directed? Did the time of day have any bearing on the age-group appeal? Which of the ads were you likely to remember longest? Why? Did you really want to try their product? Why?

RESOURCES:

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
4.2 Positive values of advertising. • Informational - Who (makes it) <u>What</u> (name of product) <u>Where</u> (to buy) <u>Why</u> (use) <u>When</u> (available) <u>How much</u> (price and quantity) • Saves time • Spurs continual product improvement (competition) • Helps pay for entertainment, etc. • Provides consumer help	Invite a representative from an advertising agency to speak to the class. Discuss "truth in advertising" law. (see resources) Distribute magazine ads of nationally known products including slogans, yet omitting brand names. Have students compete for highest score in identifying products. Divide students into competing teams to list as many ad slogans as they can remember in limited time. A master list can be developed.

RESOURCES:

A. W. Troelstrup, "Truth in Ad Law," page 38-39.
Herbert M. Jelly and Robert O. Herrmann, The American Consumer, Issues and Decisions, Gregg Division, McGraw-Hill Book Company, 1973.
"Regulating and Improving Advertising," page 102-105.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
4.3 Techniques used in advertising. •Logical •Creative •Testimonial •Emotional 4.4 Examples of motivational appeals. •Eye appeal •Good news •Experts say •Famous people •Everybody likes •Snob appeal •Youth •Sex •It's new •Humble approach •Statistics •Concern for public good •Adventurous (romantic) •Emotional (anger, love, loneliness, etc.) •Repetitious •Scare tactics •Humor	Collect advertisements from many sources. Identify the appeal used in each. Find the best from these magazine ads. Tell why it is best. Show film: "The Buy Line" - psychological advertising gimmicks. (see resources) Each student can design an advertisement that is informative. (Use the motivational appeals.)

RESOURCES:

"The Buy Line," FilmFair Communications, 16 mm, 14 min. Available through Orange County Dept. of Education, Educational Media Center, #3602.
 "Some Basic Convictions About Advertising," (pamphlet) Proctor and Gamble, Sixth and Sycamore, Cincinnati, Ohio.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
5.0 Fraud, Deception, and Quackery.	
5.1 Examples of consumer traps.	Discuss frauds, deceptions, and quackery in relation to students' experiences. (<i>Supplement: "List of Common Deceptions," "Typical Frauds," and "Watch Out for the Gypsters"</i>)
•Bait and switch •Moneymaking schemes •Home improvements •Referral commissions •Now-or-never deals •Phony free inspections •Charity rackets •Free offers •Phony surveys •Lucky winner racket •Sympathy appeals •Debt consolidation •Obituary chasers •Victimizing the aged •Scare tactics •Health quackery •Trick advertising •Selling under false pretenses •Phony repairs •Personal improvement contract •Worthless guarantees	Role-play high pressure sales tactics. Show film: "This Is Fraud" (see resources) Show film: "A Foot In The Door" - illegal door-to-door salesman. (see resources)

RESOURCES:

"This Is Fraud," FilmFair Communications, 16 mm, 8 min. Available through Orange County Dept. of Education, Educational Media Center, #1321.

"A Foot In The Door," FilmFair Communications, 16 mm, 9 min. Available through Orange County Dept. of Education, Educational Media Center, #1320.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
5.2 Protecting yourself from gypsters. •Be informed. •Use common sense. •Be suspicious, rather than trusting. •Deal with reputable firms and check on sales organizations with which you are unfamiliar. •Take your time when you buy. •Resist being pressured into a hurry-up deal. •Don't sign your name on anything until you know what you are signing. •Be aware of the "cooling-off" period. •Never be afraid to say "no."	Arrange for a salesman to make a sales presentation. The following day, the students can evaluate it. (<i>Supplement: "Sales Pitch Evaluation Sheet"</i>) Other effective learning experiences are found in "When To Say No!" (see resources)

RESOURCES:

"When To Say No!" Packet developed by Mrs. Charlotte Botello, Home Economics Department, Muir High School, Pasadena Unified School District.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
6.0 Consumer Citizenship.	
6.1 Consumer rights.	Review the history of consumer assistance and protection. (see resources)
•To be informed fully and truth- fully about prod- ucts and services.	Show film: "There Is A Law Against It" - dramatizes some consumer laws, but shows that no law can protect consumer from himself. (see resources)
•To choose from among a variety of products at competitive prices.	Compare rights to responsibilities of the consumer. (<i>Supplement: Instruc- tional mini packet, "Matching Respon- sibilities to Consumer Rights"</i>)
•To safety and protection from products harmful to life and health.	
•To be heard in the formulation of government policy and in protest of unfair treatment.	

RESOURCES:

Jelley and Herrmann, Chapter 26: "The Development of Consumer Protection Efforts."

"There Is A Law Against It," FilmFair Communications, 16 mm, 8 min.
Available through Orange County Department of Education, Educational
Media Center, #1317.

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
6.2 Consumer responsibilities. •To be aware of consumer role in the economy and to take an active part. •To perform efficiently on the basis of informed judgment. •To avoid waste of limited resources. •To buy goods and products that are produced efficiently. •To avoid exploitation of workers who supply goods and services. •To be honest in dealings in the market place. •To protest fraud and deception. •To support consumer legislation.	Have students decide which consumer protection agency to contact as a result of a specific problem. (<i>Supplement: Instructional mini packet, "Writing Consumer Complaint Letters to the Appropriate Agency"</i>) Study purposes of Small Claims Court. Visit Small Claims Court. (<i>Supplement: "The Consumer and the Small Claims Court"</i>)

RESOURCES:

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
7.0 Sources of Information.	
7.1 Agencies of the Federal government.	Give students appropriate agency lists to which he can refer. It is not so much a matter of memory as knowing where problems and concerns can be researched and referred. Distribute "Consumer Complaints Handy Reference." (see resources)
•Department of Agriculture, Cooperative Extension Service	
•National Bureau of Standards	Suggest that each student receive literature from U.S.D.A. To be on mailing list, write to: Ms. Dorothy Wenck, Home Advisor USDA Extension Service 1000 S. Harbor Blvd. Anaheim, CA 92805
•National Highway Safety Bureau	
•Federal Trade Commission	
7.2 Product testing organizations.	If possible, visit a product testing organization.
Consumers' Research (CR) - <u>Consumer Bulletin</u>	Be familiar with <u>Consumer Reports</u> and <u>Consumer Bulletin</u> . Students present to class a summary of an article in one of the magazines on a product of his/her choosing.
Consumers Union (CU) - <u>Consumer Reports</u>	
<u>Good Housekeeping Magazine</u>	Check tags, labels, etc., for as many of the seals of approval as can be found.
Parents Magazine	

RESOURCES:

"Consumer Complaints Handy Reference," available in quantity from California Retailers Association, 11th and "L" Bldg., Sacramento, CA. Jelley and Herrmann, Chapter 5 and Chapter 28.

"Teaching Tools for Consumer Education," Consumers Union of U.S., Inc., Educational Services Division, Mt. Vernon, New York 10550. \$8/year

UNIT I
YOU - AS A CONSUMER

CONTENT	METHOD / MEDIA / ACTIVITY
7.3 Trade certification programs. •Underwriters' Laboratories, Inc. •American Gas Assn. •International Fabricare Institute 7.4 Better Business Bureau. 7.5 Office of Consumer Affairs. 7.6 Consumer Complaint and Protection Coordinators (see white pages of telephone directory)	Invite a representative from the Better Business Bureau to speak to the class. Many worthwhile miscellaneous consumer pamphlets may be obtained from the BBB for distribution to students (available in English and Spanish).

RESOURCES:

UNIT I

YOU - AS A CONSUMER

SUPPLEMENTARY MATERIALS

CONSUMER EDUCATION STUDENT INTEREST SURVEY*

Check one: Boy ____ Girl ____

Answer the following: Your age ____ Grade level ____

Parents' occupation _____

Your plans after high school _____

INSTRUCTIONS: Each question has one of three possible choices.
Check the appropriate column indicating whether
you are interested, neutral, or not interested.

PART A			
HOW INTERESTED ARE YOU IN LEARNING ABOUT:	INTERESTED	NEUTRAL	NOT INTERESTED
1. buying your future house			
2. renting your future home			
3. buying stocks and bonds			
4. checking and savings accounts			
5. buying cars			
6. car repairs			
7. borrowing money			
8. buying on credit			
9. insurance (car, home, life, fire and theft)			
10. laws protecting you as a buyer			
11. the effects of advertising on the buying public			
12. shopping know-how--when to buy, when not to			
13. how to get the most of your clothing dollar			
14. comparison shop			
15. the costs of setting up housekeeping			
16. how to understand a sales contract			
17. methods of saving and investing money			
18. sources available for lending money			

*From "Strategies for Program Development based on The California Pattern,"
Committee on Guidelines for Program Development, Office of Los Angeles
County Superintendent of Schools, Miss Irene Hughes, Coordinator.

PART B			
HOW INTERESTED WOULD YOU BE IN HAVING THE FOLLOWING SPEAKERS IN CLASS TO DISCUSS THESE TOPICS:			
	INTERESTED	NEUTRAL	NOT INTERESTED
1. car mechanic "Car Repairs"			
2. car salesman "A Good Buy"			
3. representative from a loan agency "All About Loans"			
4. representative from the Better Business Bureau "We Protect the Consumer"			
5. banker "Many Ways In Which Your Bank Serves You"			
6. stock broker "Making Money With Stocks"			
7. supermarket manager "Behind The Scenes--Pricing, Selling Techniques, etc."			
8. department store and speciality store manager "To Which Store Should You Go For Which Items"			
9. credit bureau representative "Your Credit Record Follows You"			
10. lawyer "Laws Protecting You The Buyer"			
11. marriage counselor "Marriage And Money"			
12. representative from a credit card company "The Card Of The Future--Its Proper Use"			
13. real estate agent "Your Home-- Castle or Financial Headache"			
14. tax consultant "How to Save on Income Taxes"			
15. insurance salesman "Who Needs It?"			
16. representative from an adver- tising agency "Advertising Affects <u>You</u> "			

PART C HOW INTERESTED WOULD YOU BE IN THE FOLLOWING FIELD TRIPS:	INTERESTED	NEUTRAL	NOT INTERESTED
1. auto shop			
2. supermarket			
3. small claims court			
4. department store			
5. bank			
6. model homes			
7. stock exchange			
8. advertising agency			
9. used car lot			

PART D HOW INTERESTED WOULD YOU BE IN THE FOLLOWING ACTIVITIES:	INTERESTED	NEUTRAL	NOT INTERESTED
1. planning for living within the limits of the paycheck of a young married couple			
2. a panel discussion on buying a new house			
3. exploring ways of financing a car			
4. filing income tax			
5. survey young married couples to find out how much food really costs			
6. discussion on tips for saving money when cooking for two			
7. panel discussion on buying food on credit			

PART E

ANSWER THE FOLLOWING QUESTIONS IN THE SPACES PROVIDED:

1. Do you have any credit cards? _____
If so, how many and what are they? _____
2. Do you have your own checking account? _____
3. Do you have your own savings account? _____
4. How much money do you earn working each month? _____
5. How much of these earnings do you save per month? _____
6. How much do you spend on clothes monthly? _____
7. How much do you spend on food monthly? _____
8. How much do you spend on entertainment monthly? _____
9. What is your allowance monthly? _____

PART F

CHECK ONE ONLY: HOW DO YOU USE MOST OF YOUR MONEY MONTHLY?

1. _____ Records
2. _____ Stereo Equipment
3. _____ Clothing
4. _____ Food
5. _____ Gas
6. _____ Entertainment
7. _____ Cosmetics
8. _____ Smoking
9. _____ Drugs
10. _____ Other Specify _____

WHAT DO YOU THINK ?

DIRECTIONS: This is not a test. Do not sign your name! It is a measure of opinions and attitudes of the class as a whole. There are no right or wrong answers and you will not be graded on your replies. Read each statement carefully. Then check the box that most accurately describes your opinion about it.

THE CONSUMER AND THE ECONOMY

Agree Dis-
 agree Do Not
 Know

Consumers have no choice in the modern marketplace.

Our economy is controlled by government regulation.

Business cannot serve consumer interests and make reasonable profits at the same time.

Economic conditions affect both earning and spending of individual consumers.

There are some economic aspects to most problems of families, businesses and governments.

Each time you buy something you are increasing the demand for whatever you bought.

VALUES AND GOALS

Values—those ideals and principles you think are most important in your life—have little to do with economics.

The intelligent use of money is necessary to achieve important goals.

Many people do not know what is really important to them and what they want from life.

Vague values and goals lead to unsuitable economic choices by individuals, families, business firms and governments.

Your spending choices are one expression of your values and goals.

OCCUPATION AND INCOME

Most personal and social problems could be solved if enough money were available.

Money is vitally important in personal and family living.

The amount one earns in a lifetime depends largely on choosing the right career.

Money is the most important thing to consider in choosing a job.

Some type of training or preparation is required for every job.

People with special skills and education can usually earn above-average incomes.

Reprinted by permission to educational institutions from Sears, Roebuck and Co. from Consumer Education in an Age of Adaptation, 1971, pp. 68-73.

MANAGEMENT OF RESOURCES

Agree Dis- Do Not
agree agree Know

The ability to manage money is necessary to get the most out of life.

Money management requires record keeping skills.

You don't need to manage money if you have enough of it.

Family income should be managed by the head of the household.

Planning the use of resources is the only way to reach important goals.

Following a budget eliminates impulse spending.

No two families should use the same money management plan.

The main purpose of a budget is to save money.

ECONOMIC CHOICES

The consumer's alternatives in the use of his money increase as his income increases.

To make satisfying decisions about the use of money, consumers need to know what choices are available to them.

Each time you spend money for one thing, you are giving up other things you could buy for the same amount.

Consumer behavior makes a powerful impact on the overall economy.

Consumers often must sacrifice one want in order to satisfy another.

Making rational choices becomes more difficult as the numbers of products and ways of merchandising them increase.

CONSUMER INFORMATION

One good book on money management is all anyone really needs to be a smart consumer.

Sellers do not generally provide reliable information about their products.

The intelligent consumer finds out all he can about goods and services before buying—particularly when making a major purchase.

Sound consumer information on products and services is available from a variety of sources.

It is usually difficult to get any useful information on goods and services before buying them.

It is difficult for consumers to evaluate and use product information.

ADVERTISING, SELLING AIDS & MOTIVATORS

Agree Dis- Do Not
 agree Know

Advertisements can be an aid for consumers as well as sellers.

Trading stamps, games and coupons are a good way to get something for nothing.

High pressure selling frequently forces people to buy what they really do not need.

Most TV commercials are interesting, informative and in good taste.

Newspaper advertisements are particularly helpful in supplying information about sales and special low prices in local areas.

Advertising encourages consumers to spend more than they can afford.

BUYING GOODS & SERVICES

It is more difficult to buy services than to buy goods.

The ability to deal effectively with misunderstandings between buyers and sellers is a basic consumer skill.

Comparative shopping is the best way to check values and to get the best deal—particularly for major purchases.

Careful shoppers check store policies on returns, exchanges, refunds and guarantees before buying.

For some purchases, price is not as important as quality, reliable servicing, warranties and other characteristics of products and services.

HOUSING

Owning a home is the least expensive way to provide housing for the family.

Both renters and landlords have legal rights which can be enforced in courts of law.

Borrowing money is not a good way to buy a house because you can lose the house if you fail to pay off the mortgage or loan.

Housing needs vary with different individuals and families.

Cultural customs may influence a family's choice of housing.

CONSUMER CREDIT

Agree Dis- Do Not
 agree Know

Buying on installment credit plans almost always leads to financial disaster.

In some cases the only way people can get things they need is by using credit.

Paying your bills on time is the only responsibility you have to think about in using credit.

Stores should be able to take back or repossess purchases when people do not pay for them.

Credit should be used only as a last resort in buying goods and services and meeting family needs.

Buying patterns can be influenced by the types of credit available to the buyer.

An established credit rating is as good as money in the bank.

Credit is used in some cases because it is the simplest way to pay for certain goods and services.

INSURANCE PROTECTION

Most consumers need the same type and amount of insurance against financial risks.

A doctor is the best person to advise you on the type of medical and health insurance to buy.

The government should provide insurance protection for those who cannot afford it.

Insurance needs vary for every individual and family and at different stages of life.

People with lots of money do not need insurance.

Every car owner should be required to carry liability insurance.

SAVINGS & INVESTMENTS

Everyone should put at least part of his savings into stocks and corporate bonds.

Every family should save at least 10% of its income.

For most people, future financial security depends largely on long-term savings and investment programs.

Inflation reduces the value of cash savings because each year money is worth less in terms of what a dollar will buy.

With old age assistance and social security, people do not need long-range investment programs.

Saving and investing money is only possible when you are rich.

TAXES

Agree Dis-
agree Do Not
Know

Tax dollars serve everyone in some way.

The more services the government provides for citizens, the higher taxes will be.

People who cheat on income taxes are not being fair to other tax payers.

People who have the most money pay the most taxes.

Taxes are the primary source of government income.

Citizens have no control over the use of tax dollars.

Taxes offer a way to pool resources for collective needs and wants.

CONSUMER GRIEVANCES

Consumer dissatisfaction often is caused by expecting too much of goods and services purchased.

Most consumer problems can be quickly resolved if the consumer complains to the right person and place.

Consumers frequently blame manufacturers, sellers or servicemen for mistakes or errors they themselves make.

Most consumer problems are a result of inferior products and indifferent service.

Many consumer grievances could be avoided if consumers and business firms would communicate more fully with each other.

CONSUMER PROTECTION

Today consumers are well protected by law and by government and private agencies set up to serve consumer interests.

Generally, the burden of consumer protection should fall on the consumer himself.

Consumers frequently go unprotected because they are not aware of their rights and the recourse available to them.

Laws intended to protect consumers may work against consumer interests.

New and stronger laws are required to provide adequate consumer protection.

CONSUMER RIGHTS & RESPONSIBILITIES

Agree Dis-
agree Do Not
Know

For every right the consumer enjoys, there is a related responsibility he should accept.

It is a consumer's responsibility to report unfair business practices to the proper authorities.

Consumers, business and government share the responsibility for keeping the marketplace fair and honest.

Consumer rights are of little interest to business or to government.

Consumers should share in business profits.

It is a consumer's responsibility to read labels and follow instructions for use and care of products.

THE CONSUMER & THE ENVIRONMENT

Consumer concern and action is the most powerful way to preserve and protect the environment.

Individuals cannot effectively work against pollution of the environment.

All of us are guilty of abusing and misusing our natural resources.

Lifestyles in the United States must change drastically to make our natural resources meet our needs for the future as well as the present.

Pollution and waste are problems to be solved by technology rather than individuals who do not really understand the difficulties.

WHAT DO YOU KNOW?

DIRECTIONS: Do not sign your name. This is not a test and you will not be graded on your answers. It is a measure of the awareness of consumer education content areas of the class as a whole. In the blank space at the left of each numbered item write the letter of the word or phrase which best completes the statement.

(Example)

a

1. Insurance operates largely on the principle of
- a. sharing economic risks
 - b. eliminating financial hardships
 - c. giving financial aid to the disadvantaged
 - d. all of the above.

THE CONSUMER & THE ECONOMY VALUES & GOALS

- _____ 1. The economic principle of scarcity refers to
 - a. unlimited wants and limited resources
 - b. profit losses
 - c. competition
 - d. supply and demand.
- _____ 2. Consumer activities which affect the economy include
 - a. saving and investing
 - b. spending
 - c. borrowing
 - d. all of the above.
- _____ 3. In a private enterprise economy the use of productive resources is determined largely by
 - a. forces of supply and demand in competitive markets
 - b. government regulations
 - c. business enterprises
 - d. consumer action.
- _____ 4. The values of individuals and society
 - a. consciously or unconsciously determine attitudes and behavior
 - b. bear no relationship to attitudes and behavior
 - c. should remain the same throughout one's lifetime
 - d. should be determined by personal experience only.
- _____ 5. The dominant values in a society are
 - a. those held by all members of the society
 - b. those considered appropriate by the majority in a society
 - c. those which minority groups consider most important
 - d. those which minority groups reject.
- _____ 6. To be most effective, personal values and goals should be
 - a. clearly defined in your own mind
 - b. copied from friends and family
 - c. in conflict with society
 - d. unchangeable in a changing world.

Reprinted by permission to educational institutions from Sears, Roebuck and Co. from Consumer Education in an Age of Adaptation, 1971, pp. 75-80.

OCCUPATION & INCOME

- _____ 7. Money is defined primarily as
 - a. a medium of exchange
 - b. a form of security
 - c. a key to the good life
 - d. none of the above.
- _____ 8. The size of an individual's income is determined primarily by
 - a. his or her age and sex
 - b. race and ethnic background
 - c. experience, training and education
 - d. appearance and manner.
- _____ 9. In choosing and preparing for a job it is *least* important to consider
 - a. income and opportunities for success and advancement
 - b. job security and fringe benefits
 - c. what you do well and like doing
 - d. what your closest friends plan to do.

MANAGEMENT OF RESOURCES

- _____ 10. The most important purpose of money management is to make it possible for you to
 - a. buy everything you really want
 - b. afford whatever your friends buy
 - c. get more satisfaction from your money
 - d. increase your income.
- _____ 11. Discretionary income can be defined as
 - a. money used for fixed expenses
 - b. income received after payroll deductions
 - c. income left after deductions and meeting necessary expenses
 - d. income before payroll deductions.
- _____ 12. An effective money management plan for an individual or family
 - a. requires periodic review and revision
 - b. is based primarily on income, expenses, needs, wants and goals
 - c. is flexible enough to deal with the unexpected
 - d. all of the above.

ECONOMIC CHOICES

- _____ 13. Basically, intelligent economic choices depend on
 - a. considering possible alternatives
 - b. making accurate predictions of economic trends
 - c. getting advice from experts
 - d. saving 5% of each paycheck.
- _____ 14. The collective economic choices of consumers
 - a. are regulated by government
 - b. make little or no impact on the overall economy
 - c. make a significant contribution to the success or failure of individual businesses or products
 - d. have no effect on the individual consumer's well-being.
- _____ 15. For optimum personal satisfaction, each purchase should be considered in terms of
 - a. price alone
 - b. what other items you could buy for the same amount of money
 - c. what your friends buy
 - d. the brand name and the manufacturer of the product or service.

CONSUMER INFORMATION

- _____ 16. Recommendations of specific products and brand names are generally available from
 - a. the federal government
 - b. local government agencies
 - c. Consumer Reports and Consumer Bulletin
 - d. your Better Business Bureau.
- _____ 17. The most detailed sources of shopping information on a wide variety of products are
 - a. mail order catalogs
 - b. newspapers
 - c. Better Business Bureau
 - d. consumer magazines.
- _____ 18. The primary purpose of comparative shopping is to help you
 - a. decide what to do with your income
 - b. find out how different products, services and stores compare with each other
 - c. analyze your values and goals
 - d. decide when to use credit.

ADVERTISING, SELLING AIDS AND MOTIVATORS

- _____ 19. Trading stamps are essentially
- a. a form of advertising and sales promotion
 - b. a form of cash savings
 - c. a deceptive practice
 - d. illegal in most states.
- _____ 20. Advertising and promotional schemes are designed primarily to
- a. force consumers to buy what they do not want
 - b. increase sales
 - c. mislead the public
 - d. reduce prices.
- _____ 21. Advertising revenues pay for a large share of the costs of
- a. education—schools, learning materials, teacher salaries
 - b. communications—television, radio, newspapers and magazines
 - c. government operations at local and state levels
 - d. entertainment—theater, movies, athletic events.

BUYING GOODS & SERVICES

- _____ 22. It is a sound buying practice to buy only
- a. when prices are reduced by 30% or more
 - b. when you can get top quality goods and services
 - c. when you can afford the extra costs and upkeep related to your purchases
 - d. when goods and services have been recommended by personal acquaintances who have used them.
- _____ 23. The following information on a label which would be most helpful is
- a. 100% cotton, machine wash, tumble dry, no-iron
 - b. lifetime guarantee
 - c. this new fabric designed for longer wear and less care
 - d. this is a product of "Acme" manufacturing.

- _____ 24. Buying services requires more care than buying goods because
- a. services are more important than goods
 - b. you cannot inspect services before buying
 - c. you cannot trust people who sell services
 - d. services take a larger share of income than goods.

HOUSING

- _____ 25. The way a family meets its housing needs depends on
- a. size and makeup of the family
 - b. personal preferences
 - c. income and obligations
 - d. all of the above.
- _____ 26. A lease is a legal document which
- a. states rights and responsibilities of the tenant and the landlord
 - b. can be changed or dissolved at any time by request of either tenant or landlord
 - c. must be signed before you can rent any type of housing
 - d. cannot be broken under any circumstances.
- _____ 27. The amount an individual or family spends on housing should be
- a. no more than 20% of income
 - b. the largest single expense in the budget
 - c. determined by size of income and the importance placed on housing
 - d. less than the amount spent on food.

CONSUMER CREDIT

- _____ 28. The most important information credit grantors or retailers want to know before granting you credit is
- a. how much money you earn and how you paid bills in the past
 - b. who you know
 - c. where you live
 - d. whether or not you went to college.

- _____ 29. Consumer credit is a financial tool which
 - a. limits spending to the amount of cash you have on hand
 - b. lets you buy or borrow now and pay later
 - c. increases the amount you have to spend
 - d. encourages saving and investing your money.
- _____ 30. If you buy a major item such as a color TV on the installment or time payment plan you usually
 - a. pay the same finance charge no matter where you buy
 - b. pay no finance charge if you make your monthly payments on time
 - c. sign a contract and make equal monthly payments for a set period of time
 - d. get better service on your TV set than if you pay cash.
- _____ 31. The consumer's primary responsibility in using credit is
 - a. borrowing or buying on time only as much as he can comfortably pay for out of future income
 - b. paying as much on his debts as he can possibly afford every month
 - c. understanding the formulas used to figure the true annual interest rates
 - d. limiting the use of credit to emergency needs.

INSURANCE NEEDS

- _____ 32. Collision insurance pays for damage to
 - a. the insured's car in the event of accident or upset
 - b. the insured's car and that of others involved in an accident with his car
 - c. only the car belonging to someone else when involved in an accident with the insured's car
 - d. the car and medical expenses of someone else when involved in an accident with the insured's car.
- _____ 33. An insurance program for an individual and family should
 - a. be tailored to specific needs
 - b. be based on a formula for income and number of dependents
 - c. provide protection against all financial risks, no matter how small
 - d. provide protection only against major financial disasters.

- _____ 34. Term life insurance usually
 - a. offers a large amount of protection for a limited period of time at a relatively low cost
 - b. builds up a sizable cash value
 - c. provides lifetime protection
 - d. combines protection with savings at relatively high cost.
- _____ 35. A deductible clause in an insurance policy refers to
 - a. that part of the premium that can be claimed as a tax deduction
 - b. the amount the insured can deduct from his premium if no claims are made in a given year
 - c. the part of covered expenses that the insured must pay before insurance benefits begin
 - d. the part of covered expenses that will be paid by the insurance company.
- _____ 36. Social Security is a compulsory government insurance program which pays benefits to
 - a. all citizens who reach a certain age—usually 62 or 65
 - b. government employees who are injured on the job
 - c. insured workers who reach a certain age and family members who survive a qualified worker
 - d. all families with children under five years of age.

SAVINGS & INVESTMENTS

- _____ 37. The most important things to consider for an emergency savings fund are
 - a. safety and a high rate of return
 - b. a high rate of return and availability of funds if needed quickly
 - c. safety and availability of funds if needed quickly
 - d. a hedge against inflation.
- _____ 38. Stocks and bonds differ in that
 - a. stocks represent ownership in a corporation while bonds represent a loan to the issuer of the bond
 - b. the stockholder's investment is safer than the bondholder's investment if the company goes broke
 - c. stock dividends are normally greater than interest on bonds
 - d. stock prices normally are less flexible than bond prices.

- _____ 39. In periods of inflation, cash savings
- a. increase in purchasing power
 - b. decrease in purchasing power
 - c. stay the same
 - d. none of the above.

TAXES

- _____ 40. The three largest expenditures of the federal government are
- a. agriculture, defense, and health and welfare
 - b. defense, health and welfare, and education
 - c. defense, health and welfare, and interest on the national debt
 - d. defense, international affairs and government operations.
- _____ 41. The largest single source of federal revenue is
- a. individual income tax
 - b. corporate income tax
 - c. sales tax
 - d. social insurance.
- _____ 42. Income tax returns must be filed by
- a. everyone between ages 21 and 65
 - b. everyone who owns property
 - c. everyone with a gross income over a certain amount in a given year
 - d. everyone who is employed.

CONSUMER GRIEVANCES

- _____ 43. Consumer grievances can best be handled by
- a. promptly reporting all pertinent information to the appropriate person and place
 - b. never returning to a store where you have had a misunderstanding or some trouble
 - c. insisting on perfection in the goods and services you buy
 - d. taking immediate legal action whenever you are dissatisfied.
- _____ 44. Consumer problems may be a result of
- a. misuse of a product
 - b. an inferior or faulty product
 - c. a misunderstanding between the buyer and seller
 - d. all of the above.

- _____ 45. Consumer problems cannot be resolved if
- a. the consumer and the seller do not communicate
 - b. a product is faulty
 - c. the consumer gets mad
 - d. the consumer does not have a lawyer.

CONSUMER PROTECTION

- _____ 46. Government agencies that protect the consumer are
- a. Better Business Bureaus, Chambers of Commerce and similar associations
 - b. local, state and national consumer organizations
 - c. manufacturers and retailers
 - d. Federal Trade Commission and Food and Drug Administration.
- _____ 47. Consumer protection by law covers all of the following except
- a. deception in advertising, labeling and selling
 - b. safety hazards
 - c. consumer errors in selection, use and care of products
 - d. illegal and fraudulent business practices.
- _____ 48. Detailed information on pending consumer legislation is readily available through
- a. your local post office
 - b. any government book store or the Superintendent of Documents
 - c. your congressman, senator or the Congressional Report
 - d. your local library.

CONSUMER RIGHTS AND RESPONSIBILITIES

- _____ 49. A responsible consumer will normally
- a. leave consumer legislation and action to the experts
 - b. suffer in silence rather than complain when dissatisfied
 - c. recognize that his individual effort can make little or no impact in the marketplace
 - d. do whatever he can to protect his own rights and improve the consumer's position in the marketplace.

50. The consumer's right to safety involves all of the following *except*
- a. the manufacturers' and retailers' responsibility to provide adequate, easy-to-read use and care instructions and safety precautions where needed together with the consumer's responsibility to use them
 - b. the removal from the marketplace of all hazardous substances and products frequently involved in consumer accidents or injuries
 - c. a willingness on the part of consumers and businesses to pay the cost of built-in product safety
 - d. thorough testing of products prior to marketing to insure safety and performance.

THE CONSUMER AND THE ENVIRONMENT

51. Adequate pollution control would require
- a. abolishing the use of pesticides and other unnatural products
 - b. curtailment of all industrial activity
 - c. a willingness on the part of consumers, industry and government to pay the cost of recycling and proper waste disposal
 - d. prohibition of all glass, plastic and metal containers by 1978.
52. Preserving the environment for our own and future generations involves
- a. returning to a primitive existence
 - b. modification of lifestyles and goals in economically advanced nations
 - c. an increase in productive capacity in all nations
 - d. immediate and extreme action on the part of all individuals and all segments of the economy in the United States and all other nations.

ANSWER KEY TO "WHAT DO YOU KNOW?"

1. a	14. c	27. c	40. c
2. d	15. b	28. a	41. a
3. a	16. c	29. b	42. c
4. a	17. a	30. c	43. a
5. b	18. b	31. a	44. d
6. a	19. a	32. a	45. a
7. a	20. b	33. a	46. d
8. c	21. b	34. a	47. c
9. d	22. c	35. c	48. c
10. c	23. a	36. c	49. d
11. c	24. b	37. c	50. b
12. d	25. d	38. a	51. c
13. a	26. a	39. b	52. b

RESOURCES IN HELPING STUDENTS UNDERSTAND VALUES

References for the Teacher

Concepts and Generalizations: Their Place in High School Home Economics Curriculum Development. Report of a National Project. Washington, D. C., American Home Economics Association, 1967. 63 p. \$2.00.

Chapter II of this publication presents concepts and generalizations toward which teaching may be directed in all areas of home economics. Among these are included generalizations about values, how they are developed and how they are related to goals, behaviors, and the choices one makes, as well as how behaviors and choices reflect one's values.

Journal of Home Economics 59:775-778, December 1967. "Exploring Value Patterns of Teenagers in Family Living Classes." Dorothy Keenan.

Describes two approaches used for studying value patterns of students to provide the understanding teachers need as a basis for helping students develop an awareness of the value dimension in choice making. Suggests follow-up discussions and activities to help students become aware of their values, conflicts among their values, and behavioral patterns consistent with and in conflict with the values held.

In New Insights and the Curriculum, edited by Alexander Frazier. 1963 Yearbook of the Association of Supervision and Curriculum Development. Washington, D. C., The Association. pp. 190-220. "Gaining Freedom of Value Choice." Rhoda Metraux.

A penetrating discussion of the variability of values among the cultures of the world and the need for freedom of choice in a new kind of world where cultures are no longer separated by barriers of place or time.

Marriage and Family: A Developmental Approach. Atlee L. Stroup. Chapter 14, "Establishing a Philosophy of Life." New York, Appleton-Century-Crofts, 1966. pp. 265-292.

A good discussion of values in relation to the new family in formation.

Marriage and Family Living 24:409, November 1962. "We Did It This Way." Jean Warren.

Describes a procedure used in a financial management class for identifying values held by students as a basis for discussion of values in general. The use reported was at the college level; however, the author suggests the procedure as applicable to high school level.

Personality Dynamics and Effective Behavior. James C. Coleman. Chicago, Scott Foresman and Company, 1960. 566 p.

Stresses the importance of values -- "Lacking a satisfactory system of values, a person may waste the best of his resources and find himself drifting pointlessly."

The Teaching of Home Economics. Hazel M. Hatcher and Mildred E. Andrews. "The Formation of Values and Attitudes." Boston, Houghton Mifflin Co., 1963. pp. 200-209.

The authors identify the teen years as a period in which the values of individuals acquire a wider social base and become more typical of the culture at large and less like the value system of the family. Some suggestions are made for value-attitude education, including encouraging students to identify and test personal values.

Toward Better Teaching of Home Economics. Henrietta Fleck. Chapter 14, "Values." New York, The Macmillan Co., 1968. 402 p.

This is a very helpful reference on values, what they are, how they are distinguished from attitudes and beliefs, their sources and dimensions, and how they are developed. Its greatest usefulness to the teacher rests in the wealth of suggested procedures for helping students clarify their values.

Values and Teaching: Working with Values in the Classroom. Louis E. Raths, Merrill Harmin, and Sidney B. Simon. Columbus, Ohio, Charles E. Merrill Books, Inc. 1966. 275 p.

States a value theory that can guide a teacher and describes a process and specific instructional strategies which implement the theory. The illustrations are concrete examples of how a teacher may cultivate pupil skill in the process of valuing.

Variations in Value Orientations. Florence R. Kluckhohn and Fred L. Strodtsbeck. Evanston, Illinois, Row Peterson and Co., 437 p.

"The research which this volume reports is an investigation of the nature of value systems and the influences which values have upon behavior."

References for Students

Enjoying Family Living. Aleene A. Cross. pp. 64-68 and 196-201. New York, J. B. Lippincott. 1967.

Emphasizes the need for teenagers to identify their values and to develop a personal value system. Examines the influence of values and attitudes on the use of resources.

Relationships - A Study In Human Behavior. Helen G. Westlake. Ginn & Co. 1969. pp. 116-120

Defines values and discusses the role of values in personal development.

You Are A Consumer of Clothing. Pauline Garrett and Edward J. Metzen. New York, Ginn & Co. 1967. pp. 5-10 and 30-34.

Examines the ways in which values influence our choices as consumers.

Your Family And Its Money. Helen M. Thal and Melinda Halcombe. Boston, Houghton-Mifflin. pp. 17-20.

Stresses the influence of values and goals on the use of personal and family resources.

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

MATCHING RESPONSIBILITIES TO CONSUMER RIGHTS



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS AND WOMEN'S OCCUPATIONS.

II INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Consumer Rights and Responsibilities

Developed by Joyce Reyes
of California State University at
Long Beach, under the direction of
Kathleen Morris in the class Home
Economics 487, in cooperation with
Carole Bielefeld, Orange County
Department of Education
July, 1973

Page 1 of 4

TITLE: Matching Responsibilities to Consumer Rights

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Use "Consumer Rights" as introduction and background material.
2. Introduce concept: "For each consumer right, there are corresponding consumer responsibilities."
3. "Bill of Responsibilities" is made by the students. The teacher could put up four large sheets of paper. Each sheet would be labeled with a different consumer right (see sample). Have one-fourth of the class at each area. They will brainstorm ideas for responsibilities and record them on the sheets with crayon or markers. Every two minutes the students move on to the next location.
4. Discuss and evaluate each bill. The teacher can provide additional responsibilities as needed (see list).

CONSUMER RIGHTS

In March, 1962, the late President John F. Kennedy gave Congress a special message regarding the complex and changing nature of consumer problems. He called upon the Federal government to take additional action to help consumers solve these problems. He recognized as basic consumer rights:

- * The right to safety - to be protected against the marketing of goods that are hazardous to health or life.
- * The right to be informed - to be protected against fraudulent, deceitful, or grossly misleading information, advertising, labeling, or other practices; and to be given the facts needed to make informed choices.
- * The right to choose - to be assured, wherever possible, access to a variety of products and services at competitive prices; and in those industries in which competition is not workable and government regulation is substituted, to be assured of satisfactory quality and at fair prices.
- * The right to be heard - to be assured that consumer interests will receive full and sympathetic consideration in the formulation of government policy and fair and expeditious treatment in its administrative tribunals.

BILL OF CONSUMER RESPONSIBILITY

Copy the following on 4 large sheets of paper. Title each with a consumer right and give an example of a responsibility (as shown below).

<u>THE RIGHT TO SAFETY & PROTECTION</u> 1. Follow instruction manuals on household appliances. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	<u>THE RIGHT TO BE INFORMED</u> 1. Read the newspaper daily. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.
<u>THE RIGHT TO CHOOSE</u> 1. Don't overuse or mistreat store merchandise (don't get makeup on clothes in dressing room). 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.	<u>THE RIGHT TO BE HEARD</u> 1. Get involved in a group that supports your cause. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12.

HERE ARE SOME ADDITIONAL EXAMPLES OF CONSUMER RESPONSIBILITIES . . .

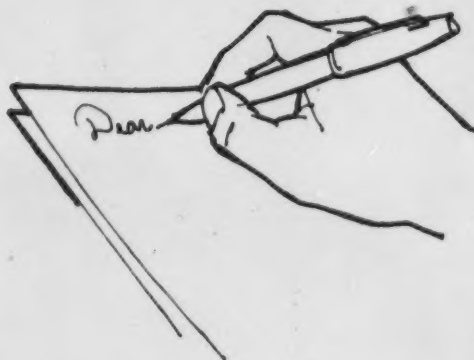
- * Support legislation by voting regularly.
- * Write letters of opinion to your elected officials.
- * Understand warranties and guarantees.
- * Patronize fair merchants.
- * Use credit wisely.
- * Do comparison shopping.
- * Know about labels and grades of products.
- * Report problems with products.
- * Don't waste resources.
- * Support consumer groups.
- * Keep a good credit rating.
- * Understand selling techniques.
- * Appreciate the role of advertising
- * Have a spending plan.
- * Know your own wants.
- * Understand the profit motive of the producer.
- * Learn about new products before buying.
- * Be an "inspector" in the marketplace.



INSTRUCTIONAL mini packet

CONSUMER EDUCATION

WRITING LETTERS OF COMPLAINT TO CONSUMER PROTECTION AGENCIES



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS AND WOMEN'S OCCUPATIONS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Consumer Protection Agencies

Developed by Carole Bielefeld, Coordinator
Home Economics and Women's Occupations
Orange County Department of Education
July, 1973

Page 1 of 8

TITLE: Writing Letters of Complaint to Consumer Protection Agencies
(Using Problem Situations)

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Additional background material may be obtained by reading the enclosed reprint of "Consumer Complaint Routed" by Dorothy Wenck.
2. Distribute list of "Consumer Protection Agencies" (2 pages) to students. Explain that the left column lists the title and address of the agency and the right column lists the areas of concern of each.
3. Distribute copies of "Rules for Writing Complaint Letters" to students. Explain the rules.
4. Duplicate the enclosed problems and distribute to class. (Some students may have their own consumer problems which could be used.) Distribute one problem to each student and have them complete the format in "Rules for Writing Consumer Complaint Letters."
5. The teacher may want to supplement mini packet with telephone book for local addresses.

Women

BEA ANDERSON, Editor

Wednesday, May 24, 1978

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Home News

Consumer Complaint Routed

By DOROTHY WENCK

Orange County Home Adviser

If you are a consumer with a complaint, where do you turn for help? Do you go back to the store where you purchased the item? Do you write the manufacturer? Or do you enlist the help of a government agency?

You might do all three things. Your first place to complain should be the local dealer. The manager of any legitimate business is no doubt anxious to keep you as a customer and would want to know when you're dissatisfied.

But sometimes he may disclaim responsibility for the failure of a product, blaming the manufacturer. Do you give up with this explanation? Or do you take the next step and attempt to gain satisfaction from the manufacturer?

You will have a good chance of getting an adjustment and constructive action if you write a letter of complaint. Obtain the name and address of the company from the store where you bought the product or from your public library.

(Ask the reference librarian for help — she can also find the name of the company president if you need it.)

Include in your letter: the brand name and model number of the product; price paid; date of purchase; place of purchase. Briefly and clearly outline how the product or service failed or fell short of requirements — why you are dissatisfied.

Make your letter businesslike and reasonable. Hotheaded emotionalism may cause you to be written off as a "crank." State specifically what adjustment you wish to have made.

In your first letter you would probably write to the customer service department. Keep a copy. If you don't receive satisfaction in a reasonable length of time, write a letter to the president of the company.

We've been told that a letter addressed to the company president by name, but without his title, might get more attention since it might be thought to contain a personal message.

Letters to company presidents tend to bring quick action and quite a lot of scurrying around at the local level.

However, not all of your complaints can be handled this way. It may be that you need the immediate help of someone with "clout" to help solve your problem.

At the local level, help may be found at the Orange County Office of Consumer Affairs, 511 N. Sycamore, Santa Ana, 92701, telephone 834-6100.

This office was established recently by the County Board of Supervisors with Federal "PEP" (Public Employment Program) funds. Investigators will take your complaint, investigate it, and then either direct you to the proper enforcing agency, suggest alternative courses of action, or help mediate your complaint.

Often a call to the businessman from the Office of Consumer Affairs on your behalf brings an immediate solution to your problem. In the case of fraud, your complaint might be referred to the County District Attorney's office for action.

QUESTIONS WE ARE ASKED:

Q. I have been suspicious that the store where I shop does not weigh their packaged meat properly. Three times lately I have checked the weight on my scale and found it short. What should I do about this?

A. It could be that your home scale is not accurate. You might weigh the meat on the checkout scale first to check. Then, if you find your meat is short weighted, you could (1) discuss the matter with the store manager. If this brings no action, you could (2) notify the Orange County Sealer of Weights and Measures, 774-0284.

Investigators from the Sealer of Weights and Measures office check the accuracy of the scales used in stores and also the accuracy of the measurement of products that are weighed or measured locally. Thus, packaged meats weighed locally would be under this agency's jurisdiction.

Q. In a supermarket where I sometimes shop, I've noticed that the meat counters are not very clean. I spoke to the manager about this but in spite of his friendly promise to take care of it, nothing has changed. I personally don't buy meat there because of this but think something should be done about it from a health standpoint. What government agency would be responsible for sanitation in supermarkets?

A. The Orange County Health Department, Environmental Health Division has sanitarians responsible for seeing that sanitary conditions are maintained in supermarkets, restaurants, and other public places where food is served. The number to call is 776-5551.

Name _____ Per _____

RULES FOR WRITING CONSUMER COMPLAINT LETTERS:

1. Explain the problem carefully and tactfully.
2. Include details which are necessary to identify your problem--dates, catalog numbers, styles, order numbers, etc.
3. Indicate the loss or inconvenience you have suffered (if any), but don't exaggerate.
4. Explain, in general, what you believe the company should do about your claim; but don't be unreasonable in your request.
5. Avoid negative accusations or threats, such as "I demand," "I must insist," "you will have to," "unless you," "why can't you," etc.

COPY DOWN THE PROBLEM GIVEN TO YOU:

TO WHOM WOULD YOU ADDRESS THE LETTER:

WRITE THE BODY OF THE LETTER:

I worked at the Low Tide Restaurant and I was very upset by the sanitary conditions. Explain specifics.

I bought 3 lbs. of ground round at the Bank's Market in downtown Santa Ana, and I re-weighed it at home. It only weighed 2 1/2 lbs. I have experienced this two times.

Some tomatoes I purchased recently at P&Q Produce were actually "oily" feeling. Was this an excess of pesticides or what?

I bought some pants that were labeled "wash and wear" put out by Hang Four Manufacturing Company. When they were washed, small holes appeared over all and they had shrunk lengthwise.

I bought a bottle of "sugar-free" cola for my diabetic son. He had a reaction. When I checked the "ingredients" closer, sugar had been added.

I bought some "easy lose" diet pills. They have increased my appetite tremendously and I have gained 10 pounds.

My daughter was given a "pea shooter" for a toy. When breathing inward to shoot the plastic peas, she swallowed 4 of them.

I bought some Kindal's yogurt which was well sealed when purchased. As I was eating it, I found a part of an insect in the center of the container.

We recently moved our household furnishings across town. The Lowry's Movers were careless with one of my stereo speakers as one of the "woofers" was smashed. They said that it must have been that way before moving.

My 6 year old daughter opened the mail today and someone had sent some very offensive photographs which I had not ordered.

The seat belts on my brand new Joy Ride car do not seem safe as they do not "catch" with any amount of forward pressure. The Joy Ride dealer said that it was typical of all the seat belts in this year's model.

The area in our apartment building used for garbage collection is infested with flies and maggots.

Southern Airlines Flight 40 for Houston on May 7 was cancelled without notice. I was placed on standby for another airline. The other airline, Mexicali, did not have room. I had to delay the flight until the following day. No attempt was made by either airline to pay my expenses for hotel and food.

I received some pornographic cartoons in the mail. I was very offended as I did not order this through the mail. What can be done?

The furniture on display at S&W Furniture Store was not the furniture that was delivered. The delivery man said, "We don't even make one like the one in the store."

I bought a "Yum Yum" candy bar and it was infested with bugs.

I bought a clock from a mail order house in New York--Acme Mail Orderers. It was advertised to be cordless. When it arrived, it had no workings at all. I was under the impression that "cordless" meant it would be battery operated.

I was insured by USA Auto Insurance Company. When I put in a claim for an accident, I received a cancellation notice which appeared to be dated the day before the accident. I did not receive it until a week after the accident.

THE CONSUMER AND THE SMALL CLAIMS COURT*

What Is The Small Claims Court?

The Small Claims Court is a special court where you can sue anyone who owes you money. However, the maximum amount of money you can collect in this court is \$500. If your claim is larger, you may either speak to an attorney about taking your case to a higher court, or you may choose to accept only the \$500 and give up your claim to the rest. You may not divide your claim and file two suits to obtain all of it.

If you are suing someone, you are called the PLAINTIFF. The person you are suing is called the DEFENDANT. Neither of you may bring a lawyer to represent you in this court, but if you follow the rules explained in this booklet (presented here as pages 97-103), you should not have trouble presenting your case.

When your suit comes before the judge, you simply tell him why you feel the defendant owes you the money you asked for, and present any evidence or witnesses you can to help you prove your case. After the judge has heard from both sides, he will decide who is right. **YOU MAY NOT SUE IN THIS COURT TO OBTAIN ANYTHING OTHER THAN MONEY. AND REMEMBER, IF YOU LOSE ON YOUR CLAIM YOU MAY NOT APPEAL THE DECISION.**

IT IS YOUR RIGHT TO USE THIS COURT ANYTIME YOU FEEL IT IS NECESSARY. IT IS NOT COMPLICATED. HERE IS HOW YOU GO ABOUT IT.

Who May Sue In Small Claims Court?

Any person who is 18 or older may file a suit in this court. A minor may do so only if he has a parent or guardian accompanying him to file his suit to appear in court.

Where Do You File Your Suit?

The judges of the Small Claims Courts are members of the Justice and Municipal Courts. They set aside certain days and time to hold the Small Claims Court, and they may be different for each county. Look in your phone book, under the name of your County, to learn where the Municipal or Justice Court near you is located, and the phone number of the Small Claims Court Clerk.

In almost all cases, you must file your suit at the court located in the district where the defendant lives or works. If, for example, you live in Sacramento, but the store where you bought a defective T.V. is located

*From Consumer Affairs Education Series, State of California, Department of Consumer Affairs, 1020 I Street, Sacramento, California 95814.

in San Francisco, you must file your suit in San Francisco. If in doubt, you should ask the Clerk at your own Municipal or Justice Court where you must go to file your claim.

In certain cases, such as, the person you are suing failed to pay you money owed you under a contract, or someone damaged your car in an accident and refused to pay, you may, if you wish, file your suit in the district where the damage was done, or where the person agreed to pay you, rather than in the district where he lives or works. In this instance, however, it will take longer (about a month longer) for the case to be set for hearing.

How To Start Your Suit in Small Claims Court

The Clerk of the Court is located in the same building as the Municipal or Justice Court of the district where you are filing your suit. You must go see him. Tell him you have a claim to bring in Small Claims Court.

The Clerk will give you a form to fill out. He will also ask for a \$2.00 fee, in cash. On this form, along with your own name and address, you will be asked to give the name and address of each person you are suing in this claim (you may sue more than one if you are not sure who is responsible--there are certain types of claims, such as those involving automobiles, where the judge must decide who is responsible). There is also a place to fill in the amount of money you claim, and for a brief statement of the nature of your claim.

Don't be afraid to file your claim, even if it has been many months since the incident in question. However, if the claim is over some personal injury, you must file within one year. Limitations of other claims are less strict. If there are doubts, it will be up to the judge to decide whether the suit was filed too late.

What Then?

The Clerk will prepare an order to be given to--or "served on"--the defendant telling him he is being sued and must appear in court if he wishes to defend himself against your claim. You may not serve the order yourself. Except for this, you have several alternatives as to how it may be served. If there is enough time, allowing for the mails, you may ask the Clerk to send the order by Certified Mail, which means there will be a receipt showing the defendant received and signed for the order. For this, you must pay the Clerk a mailing fee of \$1.50 for each defendant.

You may choose to have a marshal, sheriff, or constable serve the order, but this will require a slightly larger fee. Ask the Clerk about this possibility. Also, any person 18 or older, who is not involved in your case, may serve the order by delivering it to the defendant personally. The person doing the serving must sign a special form (proof of service) given to him by the Court Clerk saying he did this.

The defendant must receive the order at least 5 days before the date of

the trial, if he lives or works in the same county as the court, or 15 days before the trial, if he lives or works in another county. The form completed by the person who served the order--the "process server"--must be given to the Court Clerk no later than 48 hours before the trial.

What To Do While Waiting For The Trial

When you file, the Clerk will tell you on what date your trial is scheduled. You will be expected to remember this. In the meantime, you will want to gather and have ready all important papers and documents. These may include a bill for repairs, or a sales slip, a canceled check, or a receipt. If the case involves a contract or a note, bring the original to court on the day of the trial.

Also, you will want to bring any witnesses who can testify in your behalf. A friend who happened to be at your house when you brought your new T.V. home, and saw it was defective, could be a witness for you if you sue the store. Or he might have seen the accident in which your car was damaged. If he will come to court voluntarily then all you have to do is tell him the date of the trial, and be sure he is there.

If you believe a certain person could be a witness for your case, but he will not come to court voluntarily, ask the Court Clerk to "issue a SUBPOENA" to this person. This subpoena must be served on the witness personally (it may not be done by mail), by a marshal or sheriff, by a disinterested person at least 18 years old, or by yourself. Proof of service must be filed with the Clerk. The witness has the right to demand a fee of \$12.00 a day, and 20 cents a mile, one-way, for travel expenses. If he does, you will have to pay this. If you win your case, this will be added to the amount of your judgment, as part of your court costs.

Keep in mind, you must do everything you can to prove your case. It is a good idea, if your claim involves a repair, or something complex, such as a car or T.V., to have an expert in the field come to court to testify for you.

Once the defendant receives the order telling him you are suing, he may decide to pay you before going to court. If he does settle with you "out-of-court", go back to the Clerk and arrange a dismissal of your case.

If either you or the defendant cannot be in court on the date of the trial, both of you must sign a statement asking the judge to postpone the trial (issue a continuance). In case of an emergency, have someone go to court for you, to ask the judge for a continuance.

What To Do When You Get To Court

Come early and check with the Court Clerk to see where your case is to be heard (in what room of the building). By coming early, you will also have a chance to get settled. Posted outside the courtroom, usually on the door,

will be the CALENDAR. This is a list of the cases to be heard in Small Claims Court that day. They will not necessarily be heard in that order. If you don't find your case listed on the Calendar, check with any officer of the court. Before the judge comes in, an officer of the court will attempt to find out whether all the parties of all the cases being heard that day are present.

After the judge has been seated, he may say something about the procedures he will be using. Listen carefully. When it comes time for your case to be heard by the judge, the clerk of the court will announce your case. At that time, you must come forward with your witnesses, if you have any. The defendant will do the same. All of you, including the witnesses, will then take an oath together, saying each of you will tell the truth.

As plaintiff, it will be your turn first to tell what happened, and why you are suing the defendant. The judge will be interested in hearing only the facts and he may ask you questions to obtain the information. Do not attempt to argue your case, unless the judge so requests you. The judge will also direct questions to your witnesses.

In your testimony, you have a responsibility to be brief and to-the-point. You must tell the truth. If you have an important document or paper you think the judge should know about, mention it during your turn to speak and give it to the judge. In this way, you can help make your trial as speedy as it should be.

After you have presented your case the judge will turn to the defendant and ask him to tell his side of the story. He will ask questions of the defendant's witnesses. Don't interrupt or argue.

When the judge has heard both sides, he will quite often give judgment right then. Sometimes, however, he may want to think it over, or examine some particular law. He may then take the case "under submission". The court will inform you later, in writing, what the judge has decided.

If he concludes you are correct, he will award you what you requested when you filed suit, or less if he thinks you requested too much. He can not give you more than this. In certain circumstances you may amend your original request before the day of the trial, but this must be filed with the Clerk and served on the defendant.

Often, either the plaintiff or the defendant does not show up for the trial. If it is the plaintiff, the judge may dismiss the case and no money is awarded. If it is the defendant who does not appear, the judge will still take your testimony. He may at this time rule the defendant was in "default" and award you the money. You must sign a statement, however, saying that to the best of your knowledge the defendant was not a member of the military at the time of the trial (Declaration of Non-military Status).

Also, before the trial, you may receive a notice from the defendant saying he has filed a counter claim against you. This means he believes you owe

him money as a result of the same incident, and he will try to collect in the trial. The judge hears both the claim and the counter claim at the same time. (See section titled "What If You Are The Defendant")

Unfortunately, there are usually no translators in Small Claims Court. So, if you do not speak English well, you may want to bring someone with you who can act as interpreter for you.

How To Collect After The Trial

If the judge decides you are right in your claim, and awards you some or all of the money you asked for, the Clerk will "enter a judgment" against the defendant. This may specify whether the money is to be paid at once, or in installments. The judgment is good and collectable for ten years.

THE COURT IS NOT A COLLECTION AGENCY. IT WILL NOT OBTAIN THE MONEY FOR YOU, BUT WILL SUPPLY ORDERS AND DOCUMENTS TO HELP YOU COLLECT.

If the defendant is not in court, or if he refuses to pay, demand payment from him by letter, telephone, or in person. If you are unsuccessful, go back to the Court Clerk and request a "writ of execution". This form directs a marshal, sheriff, or constable to "levy upon" (take control of) some asset of the defendant, such as salary, bank account, car, or other personal property. It will be up to you to tell the marshal or sheriff where the defendant's property is located, or where he has money. If you do not know this, you may ask the court to help you find out. The Clerk will assist you. Remember, again, you must be able to give the marshal or sheriff the exact, legal name of the defendant and the full address.

If the defendant is an employee of the state, county, or city government, or if you suspect the defendant will sell all of his property without paying you, there are further steps you can take with the assistance of the Court Clerk. You may only receive one writ of execution at a time, but you may obtain as many as you need to collect the judgment. Each writ is good for 60 days.

As the winning party in the suit, you are also entitled to receive payment from the loser for court costs, including all of the related fees before and after the hearing. You must file with the Clerk a "memorandum" of all the costs you accumulated in trying to collect the judgment.

If you have any difficulties in collecting, do not hesitate to ask the Court Clerk what steps you can take.

What If You Are The Defendant?

If you receive an order to appear in Small Claims Court, you probably already know the nature of the claim being made against you. If not, you should find out immediately from the person suing you. If the claim is justified, you may settle "out-of-court" to avoid paying more than minimum court costs, or you might prefer going to trial so you have the opportunity

2
to ask that the judge specify a particular payment plan, or to challenge some part of the plaintiff's complaint which you feel is unjustified (watch for extras, such as "interest," "carrying charges", "collection fees", "late charges", which the plaintiff is not allowed to collect).

If the claim is unjustified, be sure to come to the trial, and bring any evidence or witnesses to help you in your defense. If you have a claim against the plaintiff as a result of the same incident, file a counter-claim. For example, in an automobile accident, you may receive a document stating the plaintiff believes you owe him money to pay for his repairs. You, on the other hand, believe him responsible instead and you wish to collect for your own repairs. Your counter claim must be filed with the Small Claims Court Clerk of the same district where the suit has been brought, and served upon the plaintiff at least 48 hours before the court date. Your claim may not be larger than \$500 (if more, see an attorney).

Whether or not you file a counter claim, you have all the rights given to the plaintiff, in bringing evidence to support your side of the story, in bringing witnesses with you, and in having a subpoena issued to a witness who will not come voluntarily.

If you lose your case, you have the right to appeal to the Superior Court within 20 days from the entry of judgment (the plaintiff does not have the right to appeal, unless he loses to a counter claim). If you wish to appeal, you must post bond in amount equal to the judgment and the court costs. Ask the Court Clerk for further information. It is unnecessary for you or the plaintiff to bring an attorney to the Superior Court, however, either of you may be represented by counsel if you wish.

If the Clerk enters a judgment against you, and it represents a considerable hardship financially, you may check with the Clerk to see if you qualify under certain exemptions allowable by law.

THE SMALL CLAIMS COURT:

A SIMPLIFIED CHECKLIST

1. Determine the full, legal name and address of the person (or persons) you are suing. This will help you decide where you must file your claim.
2. Visit the Clerk of the Small Claims Court and fill out the form he gives you. You must pay him a fee of \$2.00.
3. Arrange for the order to be served on the defendant (but not by yourself). The Clerk will mail it for a \$1.50 fee or you may authorize someone to personally serve it.
4. While waiting for the trial, gather all important documents and have them ready. Contact all potential witnesses, and arrange for them to come with you to the trial--or obtain a subpoena from the Clerk for any witness who will not come voluntarily. If you need an interpreter, find out if one is available at Small Claims Court. Otherwise bring your own.
5. Come to the court building early and ask the Clerk where your case is being heard. When you get to the courtroom, check the Calendar to see that your case is listed.
6. Give your testimony, presenting only the facts. Be brief. Submit all papers and documents you think will help your case.
7. If you win, ask the defendant courteously for the money awarded you in the judgment.
8. If you have difficulties in collecting your money, ask the Clerk to assist you.
9. As plaintiff, you are not allowed to appeal if you lose (unless you must pay as the result of the counter claim).

UNIT II

HUSTLING A JOB

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
At the end of this unit, each student will be able to:	
1. Identify aptitudes and interests influencing choice of employment.	Written assignment
2. Write a letter of inquiry in response to a classified advertisement for employment.	Written letter
3. Write a personal resume.	Typed resume

UNIT II
HUSTLING A JOB

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Analyzing Personal Aptitudes.	
1.1 Aptitude tests.	Visit the career guidance center at school. Under direction of the counselor an aptitude test can be taken.
1.2 Hobbies.	
1.3 Favorite classes at school.	Fill out chart on favorite activities. Follow with discussion as to how this would relate to job selection. (Supplement: "20 Things I Love To Do") Students can summarize their aptitudes and interests relating to employment by writing a short paragraph.
2.0 Furthering Your Education.	
2.1 Taking entrance exams.	Invite a counselor to talk about directions in which to go after high school.
2.2 Selecting a college.	
2.3 Evaluating vocational school programs.	Use "Vocational School Program" kit to evaluate business schools and trade schools. (see resources)
2.4 Exploring on-the-job training possibilities	

RESOURCES:

- "Vocational School Program" kit, Consumer Education, FTC, Superintendent of Documents, Government Printing Office, Washington D. C. 20402.
The kit may be borrowed from Orange County Department of Education, c/o Home Economics Coordinator.
- "Facts You Should Know About Home Study Schools," Better Business Bureau of Orange County, 1818 West Chapman, Orange, CA.
- "Exploratory Self Tests" and game: "Highway to Job Success," Illinois Teacher of Home Economics, Vol. XVII, No. 2, Nov.-Dec., 1973. Available from: Illinois Teacher, 351 Education Building, University of Illinois, Urbana, Illinois 61801. \$1.50/single issue.

UNIT II
HUSTLING A JOB

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Locating An Available Job. 3.1 Classified ads. 3.2 Word-of-mouth •Teachers/counselors •Friends/relatives 3.3 Personnel agencies. 3.4 School placement offices. 3.5 State employment offices: Employment Development Department. 3.6 Self initiative.	Obtain Sunday classified ad sections from the school library. Each student can select an ad for which a letter of inquiry could be written. A speaker from a personnel agency could be invited to the class. Another possibility could be a personnel manager from a large department store.

RESOURCES:

UNIT II
HUSTLING A JOB

CONTENT	METHOD / MEDIA / ACTIVITY
4.0 Contacting the Prospective Employer.	
4.1 Letter of inquiry.	Students can analyze various sample letters as to those which are effective. (Supplement: Instructional mini packet, "Writing A Letter Of Inquiry For Employment") Have students fill out an application form without giving any verbal instructions. See if students can follow the written application instructions such as, "use pen," "print," etc. The instructor, acting as employer, accepts or rejects the forms submitted. (Supplement: "Application Form") While discussing "personal appearance," two students with extreme dress can make a surprise appearance in the classroom (prearranged). After they depart, the class could identify problems in dress, mannerisms, etc., and decide if either student could be acceptable for hiring. Discuss techniques and impressions of a good interview. Distribute pamphlets to students for reference. (see resources)
4.2 Application form.	
4.3 Interview impressions.	
4.4 Personal resume.	

RESOURCES:

- "Making The Most Of Your Job Interview," New York Life Insurance Company (local office); pamphlets available in reasonable quantity.
- "You and Your First Job," Personnel and Industrial Relations Association, Inc., 1730 West Olympic Blvd., Los Angeles, CA 90015.
- "Merchandising Your Job Talents," U. S. Department of Labor publication. Available from: Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402, Stock No. 2900-0136. 40¢

UNIT II
HUSTLING A JOB

CONTENT	METHOD / MEDIA / ACTIVITY
	Discuss actual evaluation form which is used by an employer after an interview. (Supplement: "Personal Interview Rating Sheet") Have students prepare a personal resume. (Supplement: "Sample Resume") Show students on overhead transparencies the follow-up letters that are sent out to character references and work references as well as the police department. (Supplement: "Employment Follow-up On References")
5.0 On The Job.	
5.1 Keeping the job.	
5.2 Analyzing fringe benefits.	Discuss "not getting along with others" is the number one reason for individuals losing their jobs. Students can rate themselves according to the list on page 13 in "You and Your First Job." (note previous page "Resources") Score: 5 points = high score; 1 = low score. Evaluate the job as to benefits, pay, and tangibles. Use form provided in FORUM. (see Resources) Students can figure cost, compute tax, and make change. (Supplement: Instructional mini packet, "Counting Change")

RESOURCES:

"Weighing the Job: Pay, Benefits, and Tangibles," Part XI of a series, J. C. Penney, Inc., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019. (Available as insert to FORUM, Spring/Summer, 1972.)

UNIT II

HUSTLING A JOB

SUPPLEMENTARY MATERIALS

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

WRITING A LETTER OF INQUIRY FOR EMPLOYMENT



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS EDUCATION.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Letter of Inquiry

Developed by Carole Bielefeld
Coordinator of Home Economics
Orange County Department of Education
1974

Page 1 of 7

TITLE: Writing a Letter of Inquiry for Employment

GRADE LEVEL: 10 - 12

HOW TO USE:

1. Review with students "Writing a Letter of Inquiry for Employment."
2. Distribute sample letters, read aloud, and discuss letter design, grammar, tactfulness, conciseness, and other points.
3. Distribute classified ad sections of newspaper. Students can select a typical ad for which they might be interested in applying.
4. Using the letters as background, assign students to develop a letter of inquiry in answer to the ad. For students of lesser ability, explain how to "borrow" phrases or sentences from sample letters which reflect their own personality.

WRITING A LETTER OF INQUIRY FOR EMPLOYMENT

1. Give the source of information of the vacancy and a direct statement of the position for which you are applying.
2. State your reasons for your interest in the position.
3. Mention the educational qualifications and experiences that qualify you for the position. Emphasize those facts that show how you can be helpful to your prospective employer.
4. Give qualifications honestly, without boasting nor being too modest.
5. Enclose a personal resume which outlines in detail your age, marital status, education, experiences, personal and work references, school and community activities, etc.
6. Request an interview. Be sure to give your address and telephone number.
7. Avoid using expressions such as "Thanking you in advance," "Assuring this will meet with your satisfaction," or "I beg to remain." They are too old-fashioned.
8. Refer to a typing book or business manual for procedures for setting up letter.
9. Proofread your letter, checking to be sure that there are absolutely no errors in spelling or sentence structure. Have someone else read over the letter before mailing.
10. Save a copy so that you will have a record of your letter.

Home Address
City, State Zip

Date

Box T-329
Los Angeles Times
Times Mirror Square
Los Angeles, California 90010

Gentlemen:

The enclosed resume demonstrates the fact that I have the basic qualifications for the _____ position advertised by you. I would appreciate the opportunity to personally amplify upon my capabilities and demonstrate to you exactly why I am the person for this particular position.

Very truly yours,

Your Name
Telephone Number

Home Address
City, State Zip

Date

Division 22
Anaheim Aircraft
700 Katella Avenue
Anaheim, California 92650

Gentlemen:

RE: Your advertisement for Shop Foreman (Daily Pilot, January 23)

As a machinist with two years of experience in the automotive industry, I am confident that I qualify for the job that you have open. My specialty has been precision machining of cylinders and valve parts for cars, trucks, and tractors.

The enclosed resume describes other job functions that I can perform efficiently and lists the various machines that I can operate. I would appreciate an interview at your earliest convenience.

Very truly yours,

Your Name

Home Telephone: 000-5432

43 Some Street
Yourtown, California Zip

Date

Mr. John Doe
Personnel Manager
Moody's Department Store
700 Newport Blvd.
Costa Mesa, California 92600

Dear Mr. Doe:

Please consider this letter an application for a stenographic position in your downtown office.

Last June I graduated from Sonora High School after completing a three-year business course. My typing and shorthand speeds are 70 and 100 words per minute respectively.

A record of my high school courses, grades, and previous work experience is included on the attached resume. Although I have been employed only during school vacation periods, I have a genuine liking for office work. If given an opportunity, I will work hard to prove myself an asset to your company.

I would appreciate the opportunity to come in and talk over this matter with you at your convenience. I may be reached at the above address or by telephone, 597-3456.

Very truly yours,

Your Name

428 Madison
Tustin, California 92680

Date

Personnel Manager
Department of Parks and Recreation
1255 North State Avenue
Bishop, California

Dear Sir:

Summer is approaching and I am sure you are once again anticipating your employment needs. As a past employee of the Department of Parks and Recreation, I would like to be considered for the position of lifeguard.

I have taken both intermediate and advanced swimming at Valley High School where I am also a member of the swim team. I earned my Senior Lifesaving Certificate at the Central YMCA and also took a course in First Aid there. Last summer I worked as a checking clerk at the YMCA program at Laguna High's pool. Through this experience I became quite familiar with the responsibilities of the department. I have also taught a beginner's class in swimming at the "Y" on a voluntary basis.

Both my former employer and the YMCA director have agreed to recommend me. Their addresses are: Mr. James Reed, Swimming Director, 43 Aqua Drive, Tustin, California 92680; Mr. Patrick Fitz, c/o YMCA, 204 Park Avenue, Laguna Beach, California 92680.

I will be available for an interview at your convenience. My telephone number is 783-4798.

Very truly yours,

Your Name

262 Stream Boulevard
Farmdale, Idaho 27301

Date

Ms. Celia Belt
Seven Faces Beauty Salon
P. O. Box 43
Arrowhead, California 92000

Dear Ms. Belt:

I read your advertisement for a cosmetologist in Sunday's Register.
I would like to make an appointment for an interview for this job.

For two years I held a part-time job as cosmetologist intern while
attending Orson's Beauty School.

I can be reached at my home address above or by telephone at 573-8000.

Thank you for your consideration.

Very truly yours,

Your Name



Last Name	Return to: XYZ Company 123 Main Street, Santa Ana, CA 92711						EMPLOYMENT APPLICATION				
	<i>Applicants MAY be required to submit proof of U.S. citizenship or legal U.S. residence if hired. Maximum age limit is 70. Minimum age limit is (a) 18 or (b) 16 with either a work permit or a high school diploma. Peace officer positions are exceptions to these age limits. Each applicant selected for employment will be photographed, fingerprinted and medically examined at company expense.</i>										
First Name	TYPEWRITE or use DARK INK ONLY. Complete all unshaded sections legibly.										
	1. Job Title (print)						2. Social Security No.				
	3. First Name (print)			Initial		Last Name		4. Phone No. (Home)			
	5. Address (print)			City		State		Zip			
	6. Phone No. (Work)			7. Have you ever worked for XYZ Company?			8. Dept		9. Dates (From, To)		
	☐ Yes If "Yes" Position ☐ No			10. Name, if different							
	11. Circle highest school grade completed: 1 2 3 4 5 6 7 8 9 10 11 12						12. Did you graduate from high school? ☐ Yes ☐ NO				
	13. Do you have a GED certificate? ☐ Yes ☐ No						GED Scores				
PRINT YOUR NAME HERE	14. Names and locations of colleges attended			Dates Attended From To		Units Sem. Qtr.		Major		Degree/Certificate Type Mo. Yr.	
PRINT YOUR NAME HERE	15. Awards, Honors, Scholarships, etc.						16. What languages besides English can you speak and understand?				
	17. List apprenticeship, trade, vocational, business school, manpower training or any other special training you have had. Include type, where acquired, dates, and whether completed successfully.										
	18. List professional, technical, educational, community or service organizations to which you belong.										

19. Describe any volunteer experience you have had.

20. Do you have a valid driver's license? ☐ Yes ☐ No
If "yes", what kind? ☐ Operator ☐ Commercial ☐ Chauffeur

Ver.

21. Place an "X" beside every shift & day of the week that you would be willing to work:

Days 8 am - 5 pm

Eves 4 pm - 12 m

Nights ... 12 m - 8 am

Rotating (above combined)

S	M	T	W	T	F	S

Permanent ☐

Temporary (less than 6 mos.).... ☐

Part-time (less than 40 hrs/wk). ☐

Intermittent (whenever needed).. ☐

Summer only ☐

Remarks:

I prefer ☐ indoor work ☐ outdoor work

22. Do you have any physical, emotional, or mental limitations or disabilities?
☐ Yes ☐ No

23. Have you ever been dismissed or asked to resign? ☐ Yes ☐ No

24. Have you ever been convicted of a felony? ☐ Yes ☐ No

If answer to 22, 23, and 24 is "yes", please describe on separate paper.

25. May we contact your present employers? ☐ Yes ☐ No

26. List your work record, begin with your PRESENT job and list in reverse order. Include self-employment and periods of unemployment in excess on one month as a separate period. List each promotion as a separate job.

Dates of work From: Mo Yr To: Mo Yr Full Time? ☐ Part Time? ☐ Last Salary \$ Per	Your present job title Describe your duties fully	Name of employer or company Address Type of Business or Organization Your Supervisor's Name & Job Title Reason for leaving	Phone No.
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Dates of work From: Mo Yr To: Mo Yr Full Time? ☐ Part Time? ☐ Last Salary \$ Per	Position held before the above Describe your duties fully	Name of employer or company Address Type of Business or Organization Your Supervisor's Name & Job Title Reason for leaving	Phone No.
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I certify that all statements above are true to the best of my knowledge. I understand that false statements shall be sufficient cause for dismissal.

27. Signature

28. Date

Date:

PERSONAL INTERVIEW RATING SHEET

CANDIDATE _____

EXAMINATION FOR _____
(Classification)

	0-2	3-5	6-8	9	10
	Unacceptable	Doubtful	Good	Very Good	Exceptional
1. APPEARANCE: What sort of first impression does he make? Is good taste shown in dress, make-up, etc.?					
2. PHYSICAL FITNESS: Does he appear to be physically fit, healthy, energetic? Or is he run down, or too thin or too fat? Has he any apparent disability?					
3. ALERTNESS: Does he grasp a point quickly? Is his mind "on the subject"? Does he seem to have difficulty in concentrating or understanding?					
4. SPEECH: Does he have good command of English? Does he speak grammatically and to the point? Is he too voluble, or does he talk too little? Is his voice agreeable?					
5. SELF-CONFIDENCE: Does he appear certain of himself? Is he timid and uncertain, or is he over-confident and too egotistical? Does he inspire confidence?					
6. ATTITUDE TOWARD JOB: Is he a genuinely interested, hard worker? Is he aggressive and likely to grow with the job? Or will he shirk responsibility? Is he cooperative?					
7. ATTITUDE TOWARD PREVIOUS EMPLOYERS: Is it constructive, passive or overly critical? Does he gossip about previous employers?					
8. SOCIAL RELATIONSHIPS: Will he represent the company to advantage in the community? Will he get along well with public and his fellow-workers?					
9. EVALUATION OF EDUCATION:					
10. EVALUATION OF EXPERIENCE:					

INTERVIEWED BY:

SCORES:

WRITTEN EXAM _____
 ORAL EXAM _____
 TOTAL SCORE _____

SAMPLE RESUME

JANE B. DOE
2315 E. 19th Street
Tustin, California 92670
Phone: (714) 392-4005

Age: 19
Height: 5'7" - Weight: 120 lbs.
Marital Status: Single
Health: Excellent

EDUCATION

- 1973 Orange Coast College, 2701 Fairview Rd., Costa Mesa, CA 92626
Completed A.A. in Child Care Aide Program.
- 1971 Huntington Beach High School, 1905 Main Street, Huntington
Beach, CA 92626. Graduated.

EXTRA CURRICULAR ACTIVITIES

Secretary and President of Home Economics Club.
Committee Chairman for Junior/Senior Prom, 1972.
Member of Pepsters Club.

WORK EXPERIENCE

- Summer, '72 Child Care, Mr. and Mrs. Ron Finch, 7318 Adams, Huntington
Beach, California 92627. Live-in care for 2 children, 4 years
of age, while the family resided in Avalon, Catalina.
- 1971-72 Sam's Soda Shop, 600 E. Coast Highway, Huntington Beach,
California 92648. Part-time waitress during school year.

REFERENCES

Ms. Beulah Brent
7094 9th Street
Huntington Beach, CA 92648
(714) 534-4773

Mr. John Meeler
7035 7th Street
Huntington Beach, CA 92647
(714) 534-5734

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

EMPLOYMENT FOLLOW-UP ON REFERENCES



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Employment

Developed by Carole Bielefeld
Coordinator of Home Economics
Orange County Department of Education
1974

Page 1 of 6

TITLE: Employment Follow-up On References

GRADE LEVEL: 10 - 12

HOW TO USE:

1. Make overhead transparencies of each letter.
2. Discuss use of each letter. Impress upon students the need to be honest in filling out an application or resume.

(THIS FORM IS SENT TO PERSONS LISTED AS CHARACTER REFERENCES)

Name of Company or Person
(address)

Gentlemen:

The applicant below has filed an application for employment with the XYZ Company. Your name has been given as a character reference.

Listed below are seven (7) questions we would like answered and returned to us in the enclosed self-addressed envelope.

NAME OF APPLICANT: _____ POSITION APPLIED FOR: _____

1. Is this person honest?

2. Is this person reliable?

3. Does this person have a pleasing manner?

4. Does this person have any bad habits?

5. Does this person assume family responsibilities?

6. Is this person respected in the community?

7. Do you have knowledge of any undesirable traits of this person?

Thank you for your cooperation.

Very truly yours,

Carl Beale

CB:ba
Enclosure

LETTER TO LOCAL POLICE FORCE

(The following letter is actually sent out by an organization in Orange County. It is typical of many.)

Chief of Police
Police Department

Dear Chief:

The XYZ Company is considering the employment of _____.

DOB: _____. He/She indicated residency in _____
from _____ until _____.

A record check for this individual is respectfully requested from
your department at your earliest possible convenience.

Very truly yours,

Carl Beale

CB:ba

(DOB = Date of Birth)

LETTER TO FORMER EMPLOYERS

(The following letter is actually sent out by an organization in Orange County. It is typical of many.)

Gentlemen:

The applicant below has filed an application for employment with the XYZ Company. Your name has been given as a reference or place of previous employment.

Please fill in the form attached and return as soon as possible in the self-addressed envelope.

Position applied for:

Name of applicant:

Very truly yours,

Carl Beale

CB:ba
Enclosure

(ENCLOSED WITH LETTER TO FORMER EMPLOYERS)

Applicant: _____ Position Applied For: _____

Please place an "X" next to those items which in your judgment describe or wholly apply to this person. It is not necessary to check any given number of items. You may be able to check ten or more items or have difficulty in finding four or five that are completely pertinent.

- | | |
|--|--|
| ☐ Good personal appearance | ☐ May lack sufficient poise to deal effectively with the public |
| ☐ Has a pleasing manner | ☐ Could be more cooperative in public contacts |
| ☐ Is tactful | ☐ Sometimes is antagonistic toward others |
| ☐ Highly cooperative in staff and public contacts | ☐ Exhibits too much self-importance |
| ☐ Gets along well with superiors and co-workers | ☐ Is too positive in views |
| ☐ Appears to have emotional stability | ☐ At times appears to be emotionally immature |
| ☐ Grasps new ideas quickly and clearly | ☐ Has a tendency to drink immoderately |
| ☐ Works well under pressure | ☐ Is frequently absent from work |
| ☐ Makes quick & logical decisions | ☐ Does not give enough attention to essential details |
| ☐ Has excellent professional reputation | ☐ Likely to procrastinate |
| ☐ Has broad professional knowledge and interest | ☐ May not work effectively |
| ☐ Practically always uses good judgment | ☐ Lacks vigor |
| ☐ Accepts responsibility | ☐ At times does not use good judgment |
| ☐ Is well liked by subordinates | ☐ Not always reliable and dependable |
| ☐ Has outstanding leadership ability | ☐ May not be able to fill this position in a completely satisfactory manner |
| ☐ Is a willing worker but not a leader | ☐ Has not been successful as a supervisor |
| ☐ Is adept at identifying organizational weaknesses | ☐ May lack sufficient leadership ability to be successful in this position |
| ☐ Stimulates others to progress | ☐ Report-writing ability is only fair |
| ☐ Writes excellent reports | ☐ Needs to improve in self-expression |
| ☐ Is a good public speaker | ☐ Professional reputation may not be completely satisfactory |
| ☐ Sometimes careless of grooming | ☐ May not have sufficient professional training for this position |
| ☐ Sometimes makes poor impression on first contact | ☐ May not possess sufficient initiative for this position |
| ☐ Is reserved & distant in manner | ☐ Is not a good team worker |
| ☐ Is at times undiplomatic in dealing with others | ☐ Tends to resist suggestions and ideas of others |
| ☐ Lacks self-confidence | |
| ☐ Likely to be overconfident at times | |

For each of the following fields in which you have knowledge of the candidate's experience, reputation and demonstrated ability, please evaluate him by placing an "X" in the appropriate space:

Field	I strongly endorse	I endorse	I do not endorse	I do not endorse

To some extent all individuals possess some virtues and some faults. Describe below those traits which you consider are the candidate's chief strengths and weaknesses.

To your knowledge has the candidate or his work ever been seriously criticized by responsible persons? If so, please explain below.

Please add any other comments which will further describe the candidate or which might be indicative of his probable performance if he were appointed to this position.

If you have ever employed this candidate, would you re-employ? (yes or no)
If not, please explain:

Signature of Reference

Occupation or Title

Date: _____

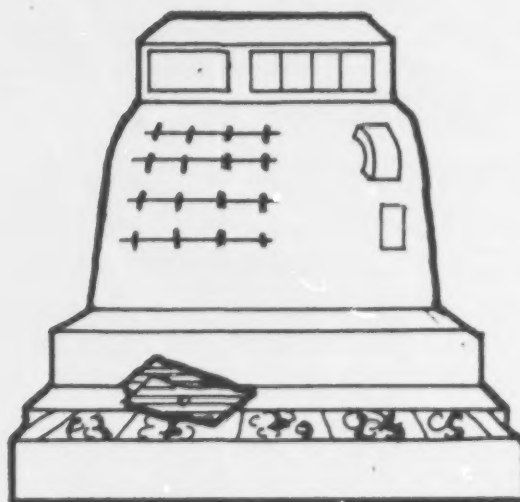
Firm Name



INSTRUCTIONAL mini packet

CONSUMER EDUCATION

COUNTING CHANGE



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR OF HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Job Skills

Developed by Carole Bielefeld
Orange County Department of Education
1974

Page 1 of 6

TITLE: Counting Change

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Make a cloth money bag. In the bag place fake dollars totaling:

4 each	\$20	=	\$ 80
4 each	\$10	=	\$ 40
10 each	\$ 5	=	\$ 50
10 each	\$ 1	=	\$ 10
			\$180

Also, place \$2 worth of real change in the following amounts:

2 each	25c	=	\$.50
10 each	10c	=	\$1.00
8 each	5c	=	\$.40
10 each	1c	=	\$.10
			\$2.00

2. Demonstrate correct procedure for counting change to a customer:
 - (a) Always place the bill on the cash register shelf until after the change has been counted back. Never place a \$10 bill in its proper slot then count change. A customer could challenge that you had been given a \$20 bill and you would have no proof!
 - (b) When counting back change always begin with the amount of purchase and count "up" to the amount of the bill given to you.

Example: Purchase totaled \$3.54 and you were given a \$10 bill.

Begin with \$3.54

Add 1 penny to equal \$3.55

Add 2 dimes to equal \$3.75

Add 1 quarter to equal \$4.00

Add 1 dollar to equal \$5.00

Add 1 \$5 bill to equal \$10

- (c) Count the change back to the customer for a double check.
- (d) If a customer gives you the "small change" to make it easier, subtract the small change from the amount, then begin counting as before.

Example: Purchase totaled \$3.54 and you were given \$10.04.

Begin with \$3.54

Subtract 4¢ to equal \$3.50 (mentally)

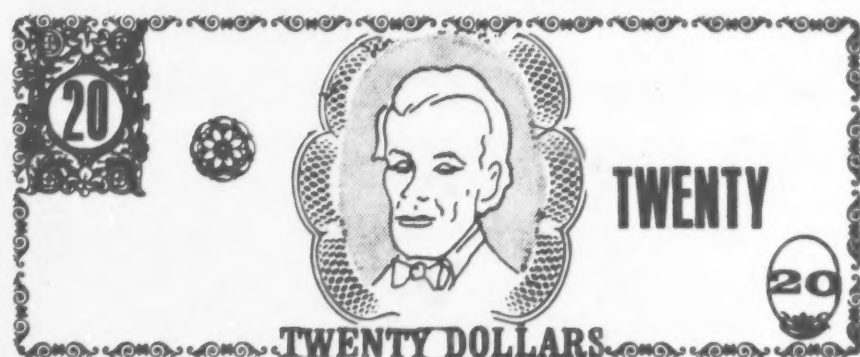
Add 2 quarters to equal \$4.00

Add 1 dollar to equal \$5.00

Add 1 \$5 bill to equal \$10

- 3. Have students work in pairs or role play for a group.
 - * Student A to have money bag with contents as listed, tax form, and receipt forms.
 - * Student B to have a \$10 bill and a \$20 bill for items to purchase.
- 4. Student A can make whatever purchase he desires. Student B writes it on receipt, totals amount, and computes tax. Student A pays for it. B counts change correctly. Other students can also make purchases in a similar manner.
- 5. One final step would be that student A should return receipts and money in bag all totaling \$180. This step would be similar to "closing a register" at the end of the day.*
- 6. Be sure to have students return all change and fake dollars!

*Some businesses have a practice of deducting from the employee's pay whatever amount might be "short" in the cash register. Correct change counting is an absolute necessity!



2 YARDS FABRIC: 1.98/YD

1 THREAD: .25

1 SALT AND PEPPER SET: 5.75

1 BASKETBALL: 7.98

2 CARDS: .35 each

1 PEN: 2.00

1 COOKBOOK 4.98

2 POSTCARDS: .15 each

1 TIE: 5.50

1 PAIR SOCKS: 3.98

1 FINGERNAIL POLISH: 2.98

1 LIPSTICK: 1.00

1 ADDRESS BOOK: .75

1 POSTER: 2.98

1 BLOUSE: 9.98

1 SCARF: 2.00

1 NOTEBOOK: .75

2 PENS: .49 each

Sold By _____ Date _____ 19__

Name _____

Address _____

REG. NO.	AMT. REC'D	ACCT. FWD.
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		

14449

5A 22 Redifrm THANK YOU

Sold By _____ Date _____ 19__

Name _____

Address _____

REG. NO.	AMT. REC'D	ACCT. FWD.
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		

14449

5A 22 Redifrm THANK YOU

Sold By _____ Date _____ 19__

Name _____

Address _____

REG. NO.	AMT. REC'D	ACCT. FWD.
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		

14450

5A 22 Redifrm THANK YOU

OFFICIAL CALIFORNIA 6% Sales Tax Schedule

Transaction	Tax	Transaction	Tax
\$ 0.1— .10	.00	6.59— 6.74	.40
.11— .22	.01	6.75— 6.91	.41
.23— .39	.02	6.92— 7.08	.42
.40— .56	.03	7.09— 7.24	.43
.57— .73	.04	7.25— 7.41	.44
.74— .90	.05	7.42— 7.58	.45
.91— 1.08	.06	7.59— 7.74	.46
1.09— 1.24	.07	7.75— 7.91	.47
1.25— 1.41	.08	7.92— 8.08	.48
1.42— 1.58	.09	8.09— 8.24	.49
1.59— 1.74	.10	8.25— 8.41	.50
1.75— 1.91	.11	8.42— 8.58	.51
1.92— 2.08	.12	8.59— 8.74	.52
2.09— 2.24	.13	8.75— 8.91	.53
2.25— 2.41	.14	8.92— 9.08	.54
2.42— 2.58	.15	9.09— 9.24	.55
2.59— 2.74	.16	9.25— 9.41	.56
2.75— 2.91	.17	9.42— 9.58	.57
2.92— 3.08	.18	9.59— 9.74	.58
3.09— 3.24	.19	9.75— 9.91	.59
3.25— 3.41	.20	9.92— 10.08	.60
3.42— 3.58	.21	10.09— 10.24	.61
3.59— 3.74	.22	10.25— 10.41	.62
3.75— 3.91	.23	10.42— 10.58	.63
3.92— 4.08	.24	10.59— 10.74	.64
4.09— 4.24	.25	10.75— 10.91	.65
4.25— 4.41	.26	10.92— 11.08	.66
4.42— 4.58	.27	11.09— 11.24	.67
4.59— 4.74	.28	11.25— 11.41	.68
4.75— 4.91	.29	11.42— 11.58	.69
4.92— 5.08	.30	11.59— 11.74	.70
5.09— 5.24	.31	11.75— 11.91	.71
5.25— 5.41	.32	11.92— 12.08	.72
5.42— 5.58	.33	12.09— 12.24	.73
5.59— 5.74	.34	12.25— 12.41	.74
5.75— 5.91	.35	12.42— 12.58	.75
5.92— 6.08	.36	12.59— 12.74	.76
6.09— 6.24	.37	12.75— 12.91	.77
6.25— 6.41	.38	12.92— 13.08	.78
6.42— 6.58	.39	13.09— 13.24	.79



UNIT III

MANAGING YOUR MONEY

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
By the end of this unit, each student will be able to:	
1. Distinguish between wants and needs.	Collage
2. Evaluate a product based upon research and actual comparison.	Report
3. Classify expenses as to flexible or fixed.	Test
4. Demonstrate ability to write a check correctly.	Workbook
5. Describe five different types of retail credit.	Oral or written
6. Rank in order the relative cost difference among various ways of using credit for borrowing money.	Test
7. State the provisions in the Federal Truth-in-Lending Act.	Oral or written

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 One's Values Affect Spending.	
1.1 Values give direction to life.	Review and discuss values established in Unit I and how they relate to spending patterns.
1.2 Values help the individual make choices and set goals.	
1.3 Values influence spending patterns.	
2.0 Needs and Wants Affect Spending.	
2.1 Identifying needs.	Ask students to collect pictures from magazines to illustrate four of the basic needs.
•Physical - food and water - clothing - shelter •Emotional - love - safety and security - independence - personal identity - stimulation and variety	

RESOURCES:

- Sidney Simon, et al, Values Clarification: A Handbook of Practical Strategies for Teachers and Students, Hart Publishing, 1972.
(somewhat elementary)
- Jelley and Herrmann, Chapter 2: "Values, Goals, and Choices," pages 19-32.
- Beatrice Paolucci, et al, Personal Perspectives: A Guide to Decision Making, Chapter I, McGraw-Hill, 1973.

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
•Social to belong to be recognized, approved to achieve •Spiritual 2.2 Define wants. •Goals-short term •Goals-long term 2.3 Needs and wants affected by the stage in the family life cycle. 3.0 Identifying Resources. 3.1 Physical resources. •Incomes •Ability to get credit •Savings •Possessions •Community facilities	Assign a particular family life cycle stage to each of several committees to identify changing needs and wants. Pool ideas and report to class.

RESOURCES:

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
3.2 Human Resources. •Time •Energy •Attitude •Abilities •Interests	
4.0 Financial Planning and Budgeting. 4.1 Importance of Budgeting. •Helps one to live within the income •Develops understanding of one's financial situation •Permits spending to fulfill predetermined purposes •Helps achieve maximum utilization of income •Enables one to save	Give "A Self-test Questionnaire on Personal Spending Habits" (see resources) Invite to class young adults, living independently, to share information on how they handle money. Class members may list ways in which they have known money to be managed.

RESOURCES:

Troelstrup, page 108, "A Self-Test Questionnaire on Personal Spending Habits."

"Personal Money Management," American Bankers Association, 90 Park Avenue, New York, New York 10016, 1970. (free) May be available at your local bank.

"Mind Your Money" series, Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601. (Spanish & English)

"Guide to Giving, No. 14, Your Money's Worth Series," Better Business Bureau.

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
4.2 Planning the Use of Income. •Fixed and flexible expenses •Statistical averages as to how others spend their money (U. S. Dept. of Labor) •Various ways of handling money 4.3 Steps in Making a Financial Choice •Identify goals •Identify alternatives •Gather information •Evaluate alternatives •Make choice	Teacher can help students to distinguish between fixed and flexible expenses. (Refer to "Reaching Your Financial Goals" - see resources) Work in partners to arrive at a budget. The two will need to work out priorities and compromise their values. If the same amount of money is assigned to each group, comparing expenses of each partner may prove to be interesting. Play money could be used.

RESOURCES:

"Reaching Your Financial Goals," Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601.
U. S. Department of Labor Statistics, 300 North Los Angeles Street, Room 7537, Los Angeles. Ask to be placed on mailing list to receive latest statistics from their office.

UNIT III

MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
5.0 Using Money. 5.1 Banking Services. •Primary services - safeguard money (savings) - put money to work (loans) - transfer money (checking) •Secondary services - credit cards - safe deposit boxes - travelers checks - trust services - financial counseling - others 5.2 How to Use Banking Services. •Checking accounts •How to write a check •Savings accounts •Special problems	A bank representative can be invited to discuss "using banking services," the importance of establishing a good credit rating, and prevention of check forgery. Practice writing checks using proper procedure and care. <i>(Supplement: Instructional mini packet: "Checking Accounts")</i>

RESOURCES:

Local banks have many fine brochures on banking services.

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
5.3 Investments. •Purpose •Checking the risks •Choosing one to fit needs common stock preferred stock bonds mutual funds real estate	Secure an investment speaker. Be certain he keeps in mind the age group to whom he is talking.
6.0 Credit. 6.1 The 5 C's of Credit •Character •Capital or collateral •Conditions •Capacity •Common sense	Students can score their own credit rating by using "Are You a Good Credit Risk?" (<i>Supplement</i>) Distribute student pamphlet: "The Good Things of Life." (see resources)

RESOURCES:

- "The Good Things in Life" (classroom quantities available), International Consumer Credit Association, 375 Jackson Avenue, St. Louis, Missouri 63130.
- "Teachers Kit--A One-Week Advanced Teaching Unit on Consumer Credit," Educational Services Division, National Consumer Finance Association, 1000 16th Street, N.W., Washington, D. C. 20036, 1970, \$1.00
- Two-week unit available, 1971.

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
6.2 Use of Credit. •Advantages - convenience - good service from retailer - useful in emergencies - opportunity to build good credit rating - use of goods while paying •Disadvantages - expensive - often leads to overspending - limits shopping - confusing to understand - credit cards can be stolen - impulse shopping	Discuss advantages and disadvantages of credit. (see resources) Read and discuss "easy credit." Students can then fill in the form on the use of credit. (<i>Supplement: "Easy Credit--Isn't Easy," and "Should You Use Credit?"</i>) Play games: "Consumer Rummy" and "Consumer Carrousel." (see resources)

RESOURCES:

Jelley and Herrmann, Chapter 22: "Consumer Credit," pages 357-360: "Is Credit Good or Bad?"
 "Consumer Carrousel" and "Consumer Rummy" are both available from
 Mrs. Laurie Shrader, Morningside High School, 10500 South Yukon Ave.,
 Inglewood, CA 90303.

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
6.3 Types of Retail Credit. •Regular charge account •Budget account •Revolving credit account •Credit cards •Installment credit •Conditional sales contract	Show filmstrip: "Credit" (see resources) Discuss: "How Do You Open A Credit Account?" Students fill out Sample Credit Application found in "Using Retail Credit," pages 8-9. (see resources) Analyze Credit Agreement in "Using Retail Credit," pages 10-11. (see resources) Show class how department stores itemize their monthly statements. Give a series of purchases and have students use form in "Using Retail Credit," page 14, for setting up statement. (see resources) Ask department store credit manager to talk to class. A committee could interview someone in the credit department to find out problems they have encountered in regard to credit payments. Show film: "Read Before You Write," on properly drawn installment contracts. (see resources)

RESOURCES:

Jelley and Herrmann, Chapter 23, "Sources and Types of Consumer Credit."
 Filmstrip: "Credit" Available on loan from local J. C. Penney Company.
 "How to Choose and Use Retail Credit," Sears, Roebuck and Company,
 Consumer Information Services, Department 703, Public Relations,
 303 East Ohio Street, Chicago, Illinois 60611.
 "Using Retail Credit," Sears Roebuck and Company (same address as above).
 "Read Before You Write," FilmFair Communications, 16mm, 6 minutes. Avail-
 able through Orange County Department of Education Educational Media
 Center, #1318.

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
6.4 Consumer Credit Protection Laws. .Federal Truth-In-Lending (1969) .Fair Credit Reporting Act (1971) .Wage Garnishment	Use case studies on determining whether to sign a contract or not. (<i>Supplement: "Reading Contracts"</i>) What are the provisions of the Consumer Credit Protection Act of 1969? (See Resources) (<i>Supplement: "Truth In Lending" by Dorothy Wenck</i>) What are the arguments for and against wage garnishment? (See Resources) Film: "There Is A Law Against It" (See Resources)

RESOURCES:

- Jelley and Herrmann, Chapter 22, pages 363-365: "Truth-In-Lending Legislation."
- "New Rules That Protect Your Credit Rating," 1971, *CHANGING TIMES*, The Kiplinger Magazine, 1729 H St., N.W., Washington, D. C. 20006.
- Troelstrup, page 145: "Wage Garnishments."
- "There's A Law Against It," FilmFair Communications, 16mm, 8 min. Available through Orange County Department of Education Educational Media Center, #1317.
- "Using Our Credit Intelligently," National Foundation for Consumer Credit, Inc., 1819 H Street, NW, Washington, D.C. 20006. (Rev. 1970)

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
6.5 Using Credit To Borrow Money. •Commercial banks •Consumer finance •Credit unions •Friends/relatives •Industrial banks •Life insurance companies •Loan sharks •Pawn brokers •Savings and loans	Ask credit union representative to address class. Help students compute true annual interest rate. (see resources) Assign students job on contacting credit sources for amounts of interest charged. Use overhead projector to identify sources of credit. Compare relative cost of credit, given a case study. (Supplement: Instructional mini packet: "Where To Go For Credit")

RESOURCES:

Jelley and Herrmann, pages 361-363: "Methods of Calculating Annual Percentage Rate."

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
7.0 Selecting A Store. 7.1 Considerations In Selecting A Store •Quality and variety of merchandise - price range - brand name - variety •Operating practices - reliability of dealers - employment practices - advertising practices - sales practices - adjustment policies •Location - convenience - proximity to other shops and services	

RESOURCES:

UNIT III
MANAGING YOUR MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
7.2 Types of Stores. •Retail Stores - department stores - speciality shops - boutiques - variety stores - discount stores •Non-store Retailers - mail order houses - vending machines - factory outlets - cooperatives - resale shops - thrift shops - reconditioned merchandise - second-hand stores - swap meets - garage sales	Show filmstrip: "Umpteen Ways People Shop." (see resources) Obtain Sears catalogues from the local stores. Select learning experiences from "A Department Store In The Classroom." (see resources) Compare reasons people in class shop where they do.
7.3 Services Offered. •Delivery •Credit •Parking •Installation •Repairs and Maintenance Agreements •Guarantees-Warranties •Returns-Exchanges	

RESOURCES:

Filmstrip: "Umpteen Ways People Shop" Available on loan from local J. C. Penney Company.

"A Department Store In The Classroom," Sears, Roebuck and Company, Consumer Information Services, Department 703, Public Relations, 303 East Ohio Street, Chicago, Illinois 60611.

UNIT III

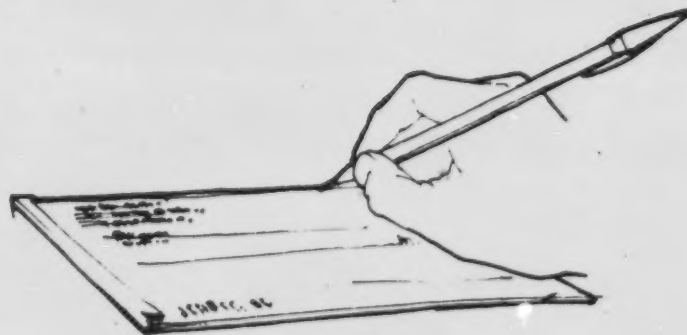
MANAGING YOUR MONEY

SUPPLEMENTARY MATERIALS

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

CHECKING ACCOUNTS



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS EDUCATION.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Banking

Developed by Joyce Reyes
of El Rancho High School and
Lynda Ellingson of California
State University at Long Beach,
in cooperation with Carole Bielefeld,
Orange County Department of Education.
June, 1973

Page 1 of 13

TITLE: Checking Accounts

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Go over all preview materials carefully showing banking details.
(Use overhead projector or duplicate the materials for distribution.)
2. Duplicate ample check blanks, deposit slips and register forms for student use:

9-10 check blanks per student (7 entries to be made,
1 sample, and 1-2 for errors)

1 deposit sheet
1 check register
1 bank statement
1 reconciliation sheet } on same page

3. Students may write a sample check to be sure of procedure. Check this sample for accuracy before going further.

Sample: Write a check using today's date to Fred Jones
for used bicycle for \$19.85.

4. Begin banking project.
5. Balance checks with bank statement.

1. ENDORSING A CHECK

To endorse a check, you must sign your name on the back.

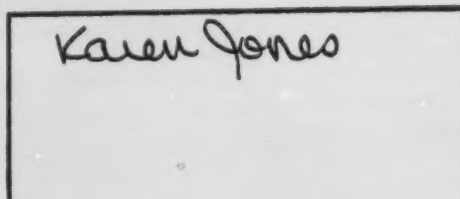
This makes the check immediately payable; therefore, you should wait until you are ready to act before endorsing.

Endorsements should be written in ink in exactly the same way the name appears on the face of the check. For example, if your name is spelled incorrectly, first endorse the check as it is written, and then, below the incorrect spelling, endorse it again with the correct spelling.

There are three types of endorsements:

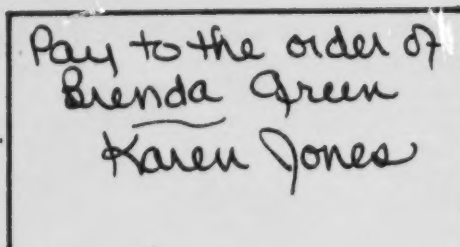
a. Blank endorsement.

This endorsement makes the check payable to any holder and may always be used. Other endorsements are sometimes better.



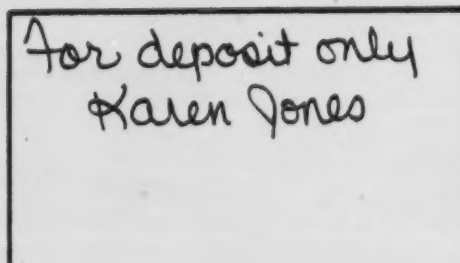
b. Full or special endorsement.

This endorsement transfers the check to a specific party and only they may cash it. If the check is lost, no one but the specified individual may cash it, thus protecting the writer.



c. Restrictive endorsement.

This type of endorsement limits the use of the check. When banking by mail, this endorsement assures that only that purpose may be filled by that check, thus restricting it for a specific purpose.



2. OPENING A CHECKING ACCOUNT

Gather brochures from different neighborhood banks regarding checking account types and costs.

Discuss the following:

a. Single account or joint account?

Single account - one signature only.

Joint account - either signature of two people, such as husband and wife.

b. Service charges?

A charge against your account by the bank which pays them for the transaction on your account.

c. What is a signature card?

A signature card is filled out to open a checking account. It must be signed exactly the way you will sign your checks. This gives the bank a record to check your signature against.

Fill in the signature card below using your own name.

_____		No. _____
(Type or print name of depositor here)		
The undersigned depositor agrees with _____		
that this account is to be carried by said bank as a COMMERCIAL SAVINGS account and		
all funds which the undersigned depositor has or may have on deposit therein		
with said bank shall be governed by its By-Laws, all future amendments		
thereof, all regulations passed or hereafter to be passed by its Board of		
Directors pursuant to said By-Laws and by all rules and practices of said		
bank relating thereto including interest, service charges, etc.		
Sign Here		Mr. Miss Mrs. _____
Address _____		Telephone _____
Business or Occupation _____		Birthplace _____
Father's Name _____		Mother's Maiden Name _____
Introduced by _____		Bank Reference _____
Opened by _____	Average Bal. \$ _____	Date _____ Amount _____
Account Closed _____	Reason _____	
INDIVIDUAL OR INDIVIDUAL TRUSTEE		

3. PARTS OF A CHECK BLANK

(transparency)

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

Pay to the
Order of _____

Dinero Bank
22 SO. MONEY STREET
ORANGE, CALIFORNIA

⑆1228⑈8383⑈447⑈0967⑈02088⑈

NO. _____
19 _____
\$ _____
Dollars _____

ABA CODE
NUMBERS:

Area Number
(California)

Bank Number
(Dinero Bank)

Bank Sorting
Number

Name and Address
of Bank

Electronic Data
Processing Numbers

(transparency)

4. REGISTER, DEPOSIT SLIPS, AND WRITING A CHECK

a. Register:

Check No.	Date	Check Issued To	+ -	Amount	✓
~	3/1	deposit	+	500.00	
				500.00	
1	3/3	Davis Dept. Store dress	-	26.91	
				473.09	
2	3/4	Lee's Sport Shop Tennis balls	-	3.54	
				469.55	

b. Deposit Slip:

FOR DEPOSIT TO THE ACCOUNT OF		CASH		CURRENCY	100	-
K. Jones		COIN		50	75	
123 Ninth Avenue		CHECKS	90-734	149	25	
Orange, Calif. 92700			91-621	200	-	
714/899-8888		TOTAL FROM OTHER SIDE				
DATE <u>March 1</u>	19 <u>75</u>	TOTAL				
CASH RECEIVED FROM DEPOSIT		LESS CASH REF. LIVED				
Dinero Bank		NET DEPOSIT		500	-	
222 SO. MCNEY STREET						
ORANGE, CALIFORNIA						
12228 83831447 0967 02088						

90-1228
8383

USE OTHER SIDE FOR
ADDITIONAL LISTING

BE SURE EACH ITEM IS
PROPERLY ENDORSED

(transparency)

c. Writing A Check:

K. JONES		90-1228	NO. <u>1</u>
123 Ninth Avenue		8383	
Orange, Calif. 92700			
714/899-8888			
Pay to the	<u>March 3, 1975</u>		
Order of	<u>Davis Department Store</u>		
	<u>\$26⁹¹</u>		
	<u>Twenty-six and 91/100</u> Dollars		
 Dinero Bank		<u>Karen Jones</u>	
222 SO. MONEY STREET			
ORANGE, CALIFORNIA			
⑆⑆⑆228⑆8383⑆447⑆0967⑆02088⑆			

K. JONES		90-1228	NO. <u>2</u>
123 Ninth Avenue		8383	
Orange, Calif. 92700			
714/899-8888			
Pay to the	<u>March 4, 1975</u>		
Order of	<u>Lee's Sport Shop</u>		
	<u>\$3⁵⁴</u>		
	<u>Three and 54/100</u> Dollars		
 Dinero Bank		<u>Karen Jones</u>	
222 SO. MONEY STREET			
ORANGE, CALIFORNIA			
⑆⑆⑆228⑆8383⑆447⑆0967⑆02088⑆			

5. RULES FOR WRITING CHECKS TO PREVENT FORGERY

- a. Always use ink. If using ball point pen, remove check before writing. (Ball pens leave impressions on the next blank check which can be used in forgery.)

- b. Write figure amounts as close to \$ as possible.

YES: \$ 26⁹¹ NO: \$ 26⁹¹ BECAUSE: \$ 126⁹¹

- c. Write word amounts as far left as possible followed by a wavy line.

YES: Twenty-six and 91/100 ~~~~~

NO: Twenty-six and 91/100 ~~~~~

BECAUSE: One hundred-Twenty-six and 91/100 ~~~~~

- d. Printing is more difficult to forge than handwriting.

- e. In figure numbers write cents smaller and/or draw a line under the cents.

YES: \$ 26⁹¹ OR YES: \$ 26⁹¹

NO: \$ 26.91 BECAUSE: \$ 261.91

- f. When writing even amounts indicate "no cents."

YES: \$ 2⁰⁰ OR \$ 2^{xx} ; Two and no/100 ~~~~~

NO: \$ 2 ; Two

BECAUSE: \$ 200^{no} ; Two hundred and no/100 ~~~~~

- g. Practice a written (not printed) signature and be consistent. Have your written signature differ from that printed on the check.

EXAMPLE: K. JONES Karen Jones

- h. For amounts less than one dollar, write:

\$ ⁹⁸ ; Only 98/100 ~~~~~

6. THE BANK STATEMENT

The bank statement is the bank's report to you as to what's happened to your account during the previous month.

It tells you a series of important facts:

- ① --the date each of your checks was paid (cleared) by the bank.
- ② --the amount of each check.
- ③ --the date and amount of each deposit made in the same period.
- ④ --it lists your previous balance (if your account is older than one month).
- it DEDUCTS the total amount of checks paid and ⑤ a service charge or check charges if any.
- it ADDS the new deposits.
- ⑥ --the result is the NEW balance in your account at the time the statement was completed shown by the statement date.

This record and yours must be matched, compared one to the other and reconciled.

STATEMENT OF ACCOUNT WITH 222 SO. MONEY STREET ORANGE, CALIFORNIA				Dinero Bank		PERIOD ENDING
ACCOUNT NO.				K. JONES 123 Ninth Avenue Orange, Calif. 92700		
* Stop stamp this line when sending a change of address - See reverse						
CHECKS LISTED IN ORDER OF PAYMENT - READ ACROSS				DEPOSITS	DATE	NEW BALANCE
②				③	①	
SUMMARY OF ACTIVITY						
④	BALANCE FORWARD	DEBIT	CREDIT	⑤	⑥	NEW BALANCE
Please examine this statement at once. If no error is reported in ten days the account will be considered correct. All items are credited subject to final payment.						
USE REVERSE SIDE FOR RECONCILING YOUR ACCOUNT				EXPLANATION OF SYMBOLS R REVERSING ENTRY S SERVICE CHARGE W MISCELLANEOUS ENTRY T TYPEN PLAN CHARGE N NO TICKET ENTRY A AUTOMATIC PAYROLL ENTRY F FOLLOW SHEET CO OVERDRAFT B INSTANT CASH ENTRY		
Please use the upper portion of this statement (or other written notification) to advise us of your change of address.						

7. BANKING PROJECT

- a. March 1 the balance is \$500.00.
- b. March 3 write first check for \$12.50 to City Water Company for water for 2 months.
- c. March 4 write check for \$6.00 to Daily News for 2 month's paper.
- d. March 9 deposit the following (and add to the balance!)

currency: \$10
coin: 68¢
checks: #92-430 - \$5.75
 #92-418 - \$6.30

- e. March 12 write check for \$48.38 to Lola Landlady for one month's rent.
- f. March 17 write check for \$250.00 to Hot Shot Used Cars for down payment on car.
- g. March 18 write check for \$45.93 to All Nations Auto Insurance for car insurance.
- h. March 22 write check for 76¢ to Cereal Box Prize Company for cereal offer.
- i. March 25 write check for \$14.58 to Consolidated Electric for electric bill for two months.
- j. April 1 the bank statement arrives. See if your balance matches the bank balance. If not, you may have overdrawn your account! Watch for service charges that need to be deducted from your balance.

The ending bank balance should be \$144.58 less 50¢ service charge.

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

Pay to the
Order of _____

_____ 19 _____

\$ _____

_____ Dollars

 **Dinero Bank**
222 SO. MONEY STREET
ORANGE, CALIFORNIA

⑆ 1 2 2 8 ⑈ 8 3 8 3 ⑆ 4 4 7 ⑈ 0 9 6 7 ⑆ ⑈ 0 2 0 8 8 ⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

Pay to the
Order of _____

_____ 19 _____

\$ _____

_____ Dollars

 **Dinero Bank**
222 SO. MONEY STREET
ORANGE, CALIFORNIA

⑆ 1 2 2 8 ⑈ 8 3 8 3 ⑆ 4 4 7 ⑈ 0 9 6 7 ⑆ ⑈ 0 2 0 8 8 ⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

Pay to the
Order of _____

_____ 19 _____

\$ _____

_____ Dollars

 **Dinero Bank**
222 SO. MONEY STREET
ORANGE, CALIFORNIA

⑆ 1 2 2 8 ⑈ 8 3 8 3 ⑆ 4 4 7 ⑈ 0 9 6 7 ⑆ ⑈ 0 2 0 8 8 ⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

Pay to the
Order of _____

_____ 19 _____

\$ _____

_____ Dollars

 **Dinero Bank**
222 SO. MONEY STREET
ORANGE, CALIFORNIA

⑆ 1 2 2 8 ⑈ 8 3 8 3 ⑆ 4 4 7 ⑈ 0 9 6 7 ⑆ ⑈ 0 2 0 8 8 ⑈

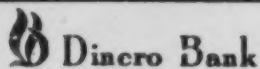
121

Check Register:

[illegible]

Bank Statement:

STATEMENT OF ACCOUNT WITH
222 SO. MONEY STREET
ORANGE, CALIFORNIA



PERIOD ENDING
Mar 15, 1974

ACCOUNT NO.
9671-02088

K. JONES
123 Ninth Avenue
Orange, Calif. 92700

Clip along this line when sending a change of address. See reverse

CHECKS - LISTED IN ORDER OF PAYMENT - READ ACROSS				DEPOSITS	DATE	NEW BALANCE
12	50				Mar 5	487 50
6	00				Mar 7	481 50
				22 73	Mar 9	504 23
48	38		505		Mar 15	455 35

SUMMARY OF ACTIVITY				SERVICE CHARGE				NEW BALANCE
BALANCE FORWARD	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT		
500 00	3	66 88	1	22 73	1	50		455 35

Please examine this statement at once. If no error is reported in ten days the account will be considered correct. All items are credited subject to final payment.

EXPLANATION OF SYMBOLS

USE REVERSE SIDE FOR
RECONCILING YOUR ACCOUNT

R REVERSING ENTRY S SERVICE CHARGE
M MISCELLANEOUS ENTRY T TENPLAN CHARGE
N NO TICKET ENTRY A AUTOMATIC PAYROLL ENTRY
F FOLLOW SHEET OD OVERDRAFT
B INSTANT CASH ENTRY

Please use the upper portion of
this statement (or other written
notification) to advise us
of your change of address.

CHECK RECONCILIATION SHEET

Bank closing balance _____
Add

Deposits not yet
received by bank + _____
Subtotal = _____

Subtract
Checks not yet
received by bank

Check #	Amount

Total - _____
= _____

Total should agree with
your bank balance



ARE YOU A GOOD CREDIT RISK?

Time at present address

Less than two years	1 point
Two to five years	2 points
Over five years	3 points

Living quarters

Home owner	5 points
Rented house or apartment	3 points
Living with parents or relatives	3 points
Trailer or rented room	0 points

Marital status

Married	5 points
Single female	4 points
Single male	3 points
Separated	0 points
Divorced female	2 points
Divorced male	0 points
Widowed	5 points

Occupation (representative examples)

Seasonal or unskilled worker	0 points
Military (noncomm.)	4 points
Military (officer)	7 points
Maintenance worker	5 points
Registered nurse	7 points
Plumber (skilled & salaried)	
more than \$150 a week	5 points
\$75 to \$150 weekly	4 points
Secretary	6 points
Clerical worker	6 points
Teacher	7 points
Professional (lawyer, doctor, etc.)	7 points
Business executive	7 points
Public official	7 points
Scientist	7 points

Time at present and previous job (representative)

Present job: less than two years	
Previous job: less than ten years	1 point
Present job: two to five years	
Previous job: ten years or more	3 points
Present job: seven years or more	
Previous job: less than ten years	5 points

Weekly earnings

\$60 or less	0 points
\$61 to \$75	1 point
\$76 to \$90	2 points
\$91 to \$100	3 points
\$101 to \$200	4 points
Over \$200	5 points

Bank accounts

None	0 points
Checking only	2 points
Savings only	3 points
Both checking and savings	6 points

Credit references

One department store	2 points
Two department stores	4 points
One gasoline credit card	2 points
Two gasoline credit cards	4 points
One finance company	minus 2 points
Two finance companies	minus 4 points
One small loan company	minus 2 points
Two small loan companies	minus 4 points
One credit jewelry store	minus 2 points
Two credit jewelry stores	minus 4 points

TOTAL FOR ALL CATEGORIES: _____ POINTS

A score of 30 points or more means your credit application will get automatic approval; 12 points or less means it will be denied.

SHOULD YOU USE CREDIT?

Credit is easy to get. It is so easy that sometimes you buy more than you can pay for.

Here are some reasons for using credit:

1. You can buy things you need when you don't have enough cash to pay for them.
2. You can use things while you pay for them.
3. If you still owe money on something that needs repairs, the store may give better service.
4. You may need credit for emergencies like sickness. You can get it easier if you have a good credit rating.

Can you think of other reasons for using credit?

Here are some reasons for not using credit:

1. It costs more than paying cash.
2. You may buy things you don't need.
3. You may buy more than you can pay for.
4. If you can't finish paying for things, you lose them. You also lose the money you have already paid.
5. You might not shop around to get the best buy.
6. You may agree to something you don't want because you don't know what the contract means.

Can you think of other reasons for NOT using credit?

Ask yourself these questions before you decide to buy on credit or borrow money:

1. Do I need it?
2. Do I need it now?
3. Is having it now worth the extra money I must pay to use credit?
4. Can I make the payments?
5. Will I pay too much interest?
6. What good will it do me?
7. What will I go without to pay for it?
8. Is it worth the risk of losing the money I have put into it if I can't finish paying for it?
9. Am I buying (or borrowing) from a fair and honest person?
10. Should I risk owing so much money that I won't be able to get more if I get sick or have an accident?

Think about your answers. Is it best to use credit or to wait until you can pay cash?

REMEMBER...Make sure you have more and better reasons for using credit than for not using it.

READING CONTRACTS*

1. IN ORDER TO UNDERSTAND CONTRACTS, THERE ARE SOME WORDS ONE NEEDS TO KNOW.

Contract--A legally binding agreement between two or more persons. It provides specified terms of payment and other conditions for the sale of certain items. It may be either oral or written.

Conditional sales contract--A sales contract which allows the seller to keep the title to the goods until the final payment is made. The seller usually has the right to declare the remaining payments due if you miss any payment. You are then liable (responsible for paying) for the cost of repossession and resale of the goods. You are also liable for the balance due in case the resale of the goods does not produce enough money to pay off the debt.

Chattel mortgage--You get the title to the goods immediately following the purchase. You then mortgage this title to the seller, who keeps this mortgage until the final payment is made. In addition to mortgaging the title of newly purchased goods to the seller, you must sign an agreement that you will pay the amount due. The seller is entitled to repossess and resell the goods if you do not complete payment of the debt. The seller may go to court and gain possession of and sell other property belonging to you if necessary to complete the payment for the purchase.

Lend-lease or bailment lease--This is a form of installment buying in which you rent the goods for a period of time. You receive the title to the goods when the rental payments have reached the purchase price (plus carrying charges) of the goods.

2. READ THE FOLLOWING CASES AND LET CLASS DECIDE WHICH TYPE CONTRACT IS USED IN EACH.

Mr. and Mrs. William Scott have just purchased a new car. They will not get the title to the car until they have made their last payment. What type of contract did they sign?

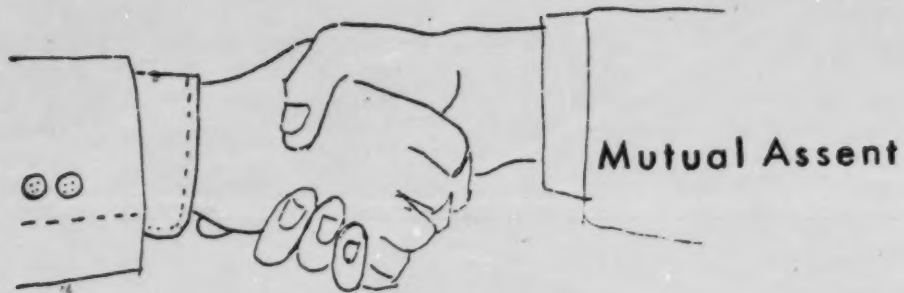
Joe Brown has the title to his car, but he still owes money on it. What type of contract did he sign?

Bob Green has a new lawn mower. He told his friend Jim White that he is really only leasing it, but if he decides to buy the lawn mower, it will be his after he has leased it long enough to pay for it. Which type of contract did Bob Green sign?

*Taken from "Consumer Education for Families with Limited Incomes," prepared by Home Economics Instructional Materials Center, Texas Tech University, College of Home Economics, Lubbock, Texas.

(transparency)

3. TO BE LEGALLY BINDING, A CONTRACT MUST CONTAIN THE FOLLOWING THINGS:



All parties involved must be in complete agreement on all terms of the contract.

Consideration

Something of value must pass between the parties to a contract in order to make it binding. Simply speaking, each party must give up something to get something. This is known as consideration. It may be anything of value, including promises or performed acts.



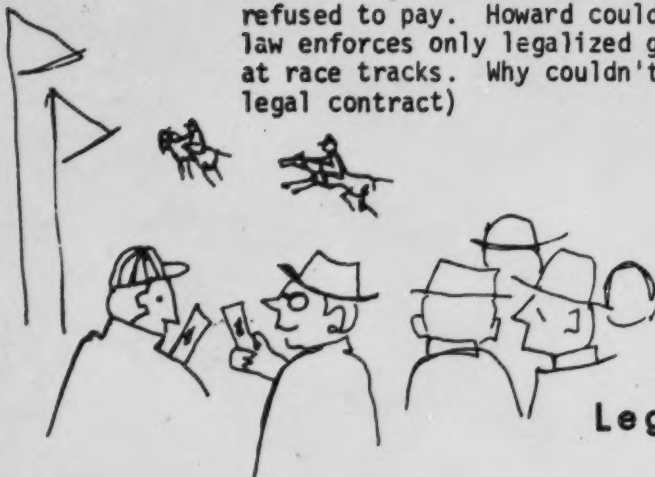


Competent Parties

Competent parties--Persons entering into a contract must be competent; that is, they must be able to understand the terms of the contract. The person must also be over 21 in most states.

Legality--A contract must be made for a lawful purpose. Illegal agreements cannot be enforced by a court of law.

Jim bet Howard \$10 that the Midland High School team would beat Lubbock High in Saturday's football game. Jim lost the bet but refused to pay. Howard could take no legal action because the law enforces only legalized gambling contracts, such as bets made at race tracks. Why couldn't Howard force Jim to pay? (Not a legal contract)



Legality

4. KNOW WHAT YOU ARE AGREEING TO DO BEFORE YOU SIGN A CONTRACT.

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #1

"The Buyer agrees to pay the total balance and further agrees that until such payment has been made that the Seller shall retain title to and right of possession of said merchandise."

To what conditions has the buyer agreed? (To pay the total balance, to let the seller keep the title until the final payment is made)

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #2

"until the full amount is paid..."
"...and the Buyer will not transfer, sell or remove the property from his residence or encumber it without the written consent of the Seller..."

Under this contract, what legal obligations does the buyer have while he is making payments, in case that:

- he moves? (Get written permission from the seller to move what he purchased.)
- he wants to give the merchandise away? (Get written permission from the seller.)
- he wishes to re-sell the merchandise? (Get written permission from the seller.)

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #3

"...and the Buyer will keep the merchandise in good condition and repair...and will assume all responsibility for loss or damage to said merchandise."

While payments are being made under this contract, who is responsible if the merchandise is:

- damaged? (Buyer)
- lost? (Buyer)
- in poor condition? (Buyer)

Bill Jones bought a TV set on credit. His five-year-old son Billy and his eight-year-old son Joe were pitching a baseball in the house one rainy day and Joe accidentally pitched the ball through the glass on the TV. If the contract Mr. Jones signed contained this clause (Sample Phrase #3), who is responsible for repairing the TV set? (Mr. Jones)

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #4

"...and in event of default in any payment or payments by the Buyer, the Seller may at his option declare the entire balance due, repossess the merchandise or affirm the sale and hold the Buyer liable for the unpaid balance..."

Default means that the buyer cannot make his payments as he promised. Repossess means the seller can take back the merchandise from the buyer.

Furthermore, in addition to losing the product and the payments, the buyer could also be held responsible for the deficient amount. This is called a deficiency judgment. This happens when the repossessed goods do not sell for as much as the debtor still owes. To make up this difference, the court could order the original buyer to pay the difference.

Victor and Maria Garza bought a new dinette set from Brown's Appliance Store. They still lacked four payments when Victor broke his leg and couldn't work for a month. They missed two payments. What could Brown's Appliance Store do? (Declare the entire balance due or repossess the dinette set)

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #5

"...Buyer agrees to pay costs incurred by the Seller in enforcing any provision of this contract, in the collection of payments, or in the sale of the repossessed merchandise..."

The buyer is agreeing to pay any expenses involved in enforcing this contract. This could be very costly.

Larry Parsons failed to make the payments on the refrigerator he had bought. The store has gotten a deficiency judgment against him from the court. Who will pay the court costs and the cost of the truck which came to repossess the refrigerator? (Larry)

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #6

"...the entire contract between the Seller and the Buyer is contained on both sides of this agreement..."

All terms of the contract must be in writing. Any verbal promise which is not written into the contract at the time of the sale is not binding legally.

Walter Jordan bought some pots and pans for his wife from a door-to-door salesman for much less than he would expect to pay for so many. The salesman promised Walter that the pots and pans would last 30 years. He said acid couldn't hurt them, nor could extremes of hot and cold. Now two months later the handles are coming off, several are badly warped, and one has turned black on the inside. The promises the salesman made were not in the conditional sales contract that Walter signed. Is there anything Walter can do to make the salesman live up to his promises?
(He might contact the Better Business Bureau, but since the promises are not in the contract, little can be done.)

There are many variations of the installment Conditional Sales Contract. Not all contracts have all of the features we have discussed. Check different contracts and compare. Sign only those contracts with whose terms you can agree.

5. SOMETIMES CONTRACTS CONTAIN CLAUSES OR PROVISIONS THAT MAKE THE CONTRACT MORE BINDING AND MAY EVEN DETERMINE THE PENALTY IMPOSED ON DELINQUENT DEBTORS.

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #7

"...and in event of default by the Buyer, the Seller may declare the entire unpaid balance due in full..."

This clause in a contract (Sample Phrase #7) is called the acceleration clause. It means that if the buyer cannot make a payment, it is possible that all remaining payments are due at once. If the buyer could not afford to make one small payment, he probably cannot afford to pay the large balance due. The goods could be repossessed and the buyer could lose the payments he has already made. Avoid any contract which has an acceleration clause.

If Mike and Sandra Tucker miss a payment on their new couch and chair when the baby comes, what might the finance company do if their contract contains an acceleration clause?
(Demand that they pay the entire balance or repossess the furniture)

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #8

"...Seller may at his option add subsequent purchases to this contract...and all terms of this contract shall apply equally to additional goods purchased..."

This clause means that additional purchases may be added to this same contract. This is called the "add-on clause." Instead of issuing a new contract for new purchases, the seller adds them to the old contract. In this case, merchandise already paid for under the existing contract becomes security for the new purchase. Beware! The add-on clause means that you don't own any of the merchandise until all is paid for. For example, suppose the buyer purchased a television set, and over a period of months paid for it. Then he purchased a typewriter on the same contract, and was unable to make the last two payments. What would happen? Under this add-on feature, if the buyer defaults in the payment of the typewriter, he could lose both the typewriter and the television set! All items could be repossessed! It is to the advantage of the buyer to request a new contract for each new purchase.

The balloon clause, where the final payment in a contract is much larger than the other payments, should also be avoided. It is much easier for the buyer to meet payments that are smaller and the same size. What if the buyer could not afford the last large payment when due? He could lose the product and the payments, or he might need to refinance his loan, which is costly.

Jessie Parker can just barely afford the \$25 payments each month on the washing machine he is buying for his wife. The Parkers have no savings. What may happen to them if the balloon clause in their contract calls for final payment of \$75?

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #9

"...acceptance of overdue payments will not serve as a waiver of any provision of the agreement."

"Waiver" means to give up, cancel, eliminate. This clause means that if you are unable to make your payments when due but later have the money to pay them, it makes no difference. Repossession and/or deficiency judgment could occur in the meantime.

Jose Rodriguez was laid off work for a week and was unable to make the payment on the rug he was buying for the living room of his apartment. Although he will be able to make the payment in two weeks, what might happen then if his contract contains this clause? (Repossession)

CONDITIONAL SALES CONTRACT SAMPLE PHRASE #10

"The statute of limitations as to any payments due under the contract shall be extended for four years beyond the time provided by the laws of this state."

This clause is also a waiver. This means that you have given up some of your legal rights with a clause such as this. For example, the laws in your state may say that no legal obligation of indebtedness may go beyond four years. However, if you sign a contract with this waiver, you are extending your obligation from four to eight years!

Of course, not all contracts have such clauses. How can you know if such clauses are included in the contract you are about to sign? There's only one way--and that is to read every word of a contract before you sign it and be sure you understand what it says.

Before signing a credit contract be sure all blanks are filled in and that figures are accurate. According to United States law, the following information must be stated in contracts for the purchase of goods or services on time:

- date on which finance charges begin
- description of purchase
- cash price of the product
- down payment or trade-in allowance, if any
- amount left to be paid
- list of charges included in the finance charge

- total amount to be financed
- finance charges expressed as an annual percentage rate of interest
- number of payments, amount of each payment, and dates scheduled payments are due
- charges to be made in event of late payments
- description of any security held by the creditor

Also look for:

- insurance cost, if any
- what happens if you miss a payment
- what happens if you cannot pay
- anything you or the salesman promise to do
- your "rights"
 - a. When you get title for the goods
 - b. What you must do if you want to sell or give away the goods
 - c. Your obligations when and if the seller repossesses the goods
 - d. Whether you receive a refund in credit charges if you complete payment for the goods in a shorter time than the contract requires

Before you sign--be sure all figures are entered correctly and that there are no blank spaces to be filled in later by the dealer or lender. Make sure all promises are in writing. Likewise, have terms to which you do not agree removed. Demand explanation of any terms you do not understand. Be sure that all copies of the contract are exactly alike. If the contract is for a major transaction, such as buying or selling a house, be sure to have a lawyer read it before signing. If you don't understand what it says, don't sign. Have someone you trust read the contract and explain it! Take it home to read if necessary. Don't let anyone rush you. Take your time. You may be sorry if you rush!

If you sign a contract with blank spaces, what might the seller do when he fills them in? (He might raise the amounts you agreed to or fill in clauses to which you would not agree.)

Marie Matthews bought a used car on credit. The dealer assured her that it was in top condition and that should anything go wrong within the next 60 days, he would fix it free of charge. These promises, however, were not written into the contract. A month later, the carburetor went out. The dealer would not fix it. Can Marie force him to keep his promise?

(No, the promises were not written into the contract.)

6. APPLICATION: Divide students into groups and give them cases and sample contracts which include some of the conditions discussed in this lesson. Ask them to explain conditions of the contracts.

(transparency)

CONDITIONAL SALES CONTRACT

Date _____, 19____ Buyer's Name _____
To _____ Residence _____
(Seller) Address _____

(Street) (City) (State)

(City) (State)

I (meaning the undersigned buyer or buyers, jointly and severally) hereby buy from you the following goods:

Article	Model No.	Serial No.
_____	_____	_____
_____	_____	_____
_____	_____	_____

Use This Schedule if Monthly
Payments Are Unequal

\$ _____ on _____ 19____ \$ _____ on _____ 19____
\$ _____ on _____ 19____ \$ _____ on _____ 19____
\$ _____ on _____ 19____ \$ _____ on _____ 19____
\$ _____ on _____ 19____ \$ _____ on _____ 19____

Cash price \$ _____
Sales tax \$ _____
Credit service charge \$ _____
Total purchase price \$ _____
Down payment
(a) Cash \$ _____
(b) Allowance for
trade-in \$ _____ \$ _____
Balance \$ _____

which is payable in installments of \$ _____ on the _____ day of each
_____, commencing on _____, 19____.

Title to goods purchased under this contract is retained by you until payment of full purchase price. I agree to keep the goods safe and free from all other liens and at the above address unless you consent in writing to their removal.

The full balance shall become due on default, together with a 15% attorney's fee if then placed with an attorney for collection. In case of default, you shall also have the right to retake the goods wherever located, hold and dispose of them and collect expenses, and I shall have the right to redeem the goods or require their sale at public auction, all as provided by the law of the State of California.

This is our entire agreement, subject to any written guarantee or service contract duly delivered by you, and cannot be changed orally. If I shall be given written notice that you have assigned this contract, you shall continue responsible for all of your obligations, but your assignee's rights shall be independent of my claims against you.

THIS IS A CONDITIONAL SALES CONTRACT

Accepted:

Seller's
Signature: _____
By _____ Title _____

Buyer's
Signature: _____

I have received an executed copy of this contract. No other extension of credit exists, or is to be made, in connection with this purchase.

(Buyer's Signature)

CASE PROBLEM #1

PROMISES, PROMISES

- Setting: Billy and Jan Blackwell are buying a new rug for their living room. They have decided on the one they want and are talking about financing it. The rug has a cash price of \$97.65.
- Billy: Is this rug guaranteed?
- Salesman: Oh, yes, it has a lifetime guarantee.
- Jan: If we found something unsatisfactory about it, could we return it?
- Salesman: Yes, just bring it back to the store and we will refund all you have paid us plus interest and a special bonus or give you a new rug and a bonus for your trouble.
- Billy: Although we have never missed a payment on anything we bought on credit, emergencies sometimes happen. If we have an emergency, could we arrange smaller payments or delay payments for awhile?
- Salesman: Of course we could. "A friend in need is a friend indeed." That's our motto! Why, we could carry you for 3 or 4 months at no extra cost to you.
- Jan: That sounds great! Let's sign the contract, Billy.

(Study the contract given to the Blackwells and decide whether or not they should sign it.)

(CASE PROBLEM #1)

CONDITIONAL SALES CONTRACT

Date March 5, 19 75
To Friend's Dept Store
(Seller)
(Street)

Buyer's Name Billy Blackwell
Residence
Address 201 4th Street
Four Town, California
(City) (State)

(City) (State)

I (meaning the undersigned buyer or buyers, jointly and severally) hereby buy from you the following goods:

Article	Model No.	Serial No.
<u>9 x 12 rug</u>	<u>4016</u>	<u>~</u>

Use This Schedule if Monthly Payments Are Unequal

\$ on 19 \$ on 19
\$ on 19 \$ on 19
\$ on 19 \$ on 19
\$ on 19 \$ on 19

Cash price \$ 97.65
Sales tax 6% \$ 5.86
Credit service charge \$ 18.00
Total purchase price \$ 116.51

Down payment
(a) Cash \$ 16.51
(b) Allowance for trade-in \$ \$ 16.55

Balance \$ 100.00

which is payable in installments of \$ 9.14 on the 20th day of each month, commencing on April 20, 19 75.

Title to goods purchased under this contract is retained by you until payment of full purchase price. I agree to keep the goods safe and free from all other liens and at the above address unless you consent in writing to their removal.

The full balance shall become due on default, together with a 15% attorney's fee if then placed with an attorney for collection. In case of default, you shall also have the right to retake the goods wherever located, hold and dispose of them and collect expenses, and I shall have the right to redeem the goods or require their sale at public auction, all as provided by the law of the State of California.

This is our entire agreement, subject to any written guarantee or service contract duly delivered by you, and cannot be changed orally. If I shall be given written notice that you have assigned this contract, you shall continue responsible for all of your obligations, but your assignee's rights shall be independent of my claims against you.

THIS IS A CONDITIONAL SALES CONTRACT

Accepted:

Seller's
Signature: _____
By _____ Title _____

Buyer's
Signature: _____

I have received an executed copy of this contract. No other extension of credit exists, or is to be made, in connection with this purchase.

(Buyer's Signature)

CASE PROBLEM #2

A DEALER, A DOLLAR, IF THERE'S A BLANK--HOLLAR!

Setting: Donald and Debra Edwards have agreed to purchase a used car from Wheeler Used Cars. The contract should be ready for them to sign today.

Donald: Hello, Mr. Wheeler. We came by to see if the contract on financing our car is ready.

Mr.
Wheeler: Well, no! I'm afraid it isn't. You see, my secretary's sister is having a baby, so she's not here today and she didn't finish your contract yesterday.

Debra: Gee, that's too bad! We sure were hoping we could take the car home today. We wanted to show it to Donald's folks this weekend.

Mr.
Wheeler: I am sorry and I know you're eager to show everybody what a fine buy you've made. Let's see what we can do. (He gets out a contract.)

Donald: We sure do appreciate this, Mr. Wheeler.

Mr.
Wheeler: Let's see. We agreed on \$1,495 didn't we? And I was going to check with my secretary to see what we could give you on your old car. I'll have to leave that one. You wanted to pay for the car in 24 months. Right? (Looks frantically in drawers.) Oh, Miss Richards must have locked my payment schedule in her desk. I'll have to wait to fill in the amount of the payments. Now if you folks will just sign here you can have the car to show to your family and friends this weekend.

Debra: I'm dying to show it to June and Jerry! They'll be green with envy!

(Study the contract and decide whether the Edwards should sign it.)

(CASE PROBLEM #2)

CONDITIONAL SALES CONTRACT

Date March 8, 1975

To _____
(Seller)

(Street)

(City) (State)

Buyer's Name Donald Edwards

Residence

Address 1410 Maple Ave

Anywhere, California
(City) (State)

I (meaning the undersigned buyer or buyers, jointly and severally) hereby buy from you the following goods:

Article	Model No.	Serial No.
<u>1972 2-door Volvo</u>	<u>H14678</u>	<u>416R109KB</u>

Use This Schedule if Monthly Payments Are Unequal

\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____

\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____

\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____

\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____

Cash price \$1495-
Sales tax 6% \$89.70
Credit service charge \$28.-
Total purchase price \$1607.70

Down payment
(a) Cash \$ _____
(b) Allowance for trade-in \$ _____ \$ _____

Balance \$ _____

which is payable in installments of \$ _____ on the 1st day of each month, commencing on April 1, 1975.

Title to goods purchased under this contract is retained by you until payment of full purchase price. I agree to keep the goods safe and free from all other liens and at the above address unless you consent in writing to their removal.

The full balance shall become due on default, together with a 15% attorney's fee if then placed with an attorney for collection. In case of default, you shall also have the right to retake the goods wherever located, hold and dispose of them and collect expenses, and I shall have the right to redeem the goods or require their sale at public auction, all as provided by the law of the State of California.

This is our entire agreement, subject to any written guarantee or service contract duly delivered by you, and cannot be changed orally. If I shall be given written notice that you have assigned this contract, you shall continue responsible for all of your obligations, but your assignee's rights shall be independent of my claims against you.

THIS IS A CONDITIONAL SALES CONTRACT

Accepted:

Seller's
Signature: _____
By _____ Title _____

Buyer's
Signature: _____

I have received an executed copy of this contract. No other extension of credit exists, or is to be made, in connection with this purchase.

(Buyer's Signature)

CASE PROBLEM #3

WHAT'S IN A FIGURE?

- Setting:** Jerry and Karen Armstrong have found a sofa that they think was made just for them. They are discussing the cost with the salesman after deciding to finance the purchase at the store.
- Salesman:** Now folks, this little sofa can be yours for the low price of just \$159.95. You've selected the buy of a lifetime and I know you're just going to love this sofa.
- Jerry:** How much will the payments be?
- Salesman:** Payments are a mere \$9.95 a month. Won't it be easy to pay for your sofa while you have it to enjoy at the same time?
- Karen:** It sounds good, but how much interest will we pay?
- Salesman:** You will pay a mere 3% a month on the declining balance. And in a year the sofa will be paid for.
- Jerry:** It sounds too good to be true. We'd better sign the contract before you change your mind.

(Read the contract given to the Armstrongs and decide whether they should sign it.)

(CASE PROBLEM #3)

CONDITIONAL SALES CONTRACT

Date March 10, 1975

To Fine's Furniture
(Seller)

(Street)

(City)

(State)

Buyer's Name Jerry & Karen Armstrong

Residence

Address 11610 Western Ave

Somewhere
(City)

California
(State)

I (meaning the undersigned buyer or buyers, jointly and severally) hereby buy from you the following goods:

Article	Model No.	Serial No.
<u>sofa</u>	<u>110678</u>	<u>~</u>

Use This Schedule if Monthly Payments Are Unequal

\$ on 19 \$ on 19

\$ on 19 \$ on 19

\$ on 19 \$ on 19

\$ on 19 \$ on 19

Cash price \$159.95
Sales tax \$9.60
Credit service charge \$5.00
Total purchase price \$174.55

Down payment

(a) Cash \$

(b) Allowance for trade-in \$25 \$25

Balance \$149.55

which is payable in installments of \$9.95 on the 15th day of each month, commencing on April 15, 1975, with final installment of \$67.93.

Title to goods purchased under this contract is retained by you until payment of full purchase price. I agree to keep the goods safe and free from all other liens and at the above address unless you consent in writing to their removal.

The full balance shall become due on default, together with a 15% attorney's fee if then placed with an attorney for collection. In case of default, you shall also have the right to retake the goods wherever located, hold and dispose of them and collect expenses, and I shall have the right to redeem the goods or require their sale at public auction, all as provided by the law of the State of California.

This is our entire agreement, subject to any written guarantee or service contract duly delivered by you, and cannot be changed orally. If I shall be given written notice that you have assigned this contract, you shall continue responsible for all of your obligations, but your assignee's rights shall be independent of my claims against you.

THIS IS A CONDITIONAL SALES CONTRACT

Accepted:

Seller's
Signature: _____
By _____ Title _____

Buyer's
Signature: _____

I have received an executed copy of this contract. No other extension of credit exists, or is to be made, in connection with this purchase.

(Buyer's Signature)

notes:
Finance charge
= \$27.83
annual
percentage
rate = 36%

(CASE PROBLEM #4)

Here is a copy of the contract given to Mr. and Mrs. Domingo Cortez. Read it carefully so that should they ask you whether you think they should sign it, you could help them decide.

CONDITIONAL SALES CONTRACT

Date March 3, 1975 Buyer's Name Mrs. Mrs. Domingo Cortez
To _____ Residence _____
(Seller) Address 601 French Street
(Street) Nowhere California
(City) (State)
(City) (State)

I (meaning the undersigned buyer or buyers, jointly and severally) hereby buy from you the following goods:

Article	Model No.	Serial No.
<u>20" TV</u>	<u>116790</u>	<u>4168HG510</u>

Use This Schedule if Monthly
Payments Are Unequal

\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____
\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____
\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____
\$ _____ on _____ 19 _____ \$ _____ on _____ 19 _____

Cash price \$ 225.00
Sales tax 6% \$ 13.50
Credit service charge \$ _____
Total purchase price \$ 238.50

Down payment
(a) Cash \$ 20.00
(b) Allowance for trade-in \$ 0 \$ 20.00
Balance \$ 218.50

which is payable in installments of \$ 5.00 on 2 days - day of each week, commencing on April 10, 1975.

Title to goods purchased under this contract is retained by you until payment of full purchase price. I agree to keep the goods safe and free from all other liens and at the above address unless you consent in writing to their removal.

The full balance shall become due on default, together with a 15% attorney's fee if then placed with an attorney for collection. In case of default, you shall also have the right to retake the goods wherever located, hold and dispose of them and collect expenses, and I shall have the right to redeem the goods or require their sale at public auction, all as provided by the law of the State of California.

This is our entire agreement, subject to any written guarantee or service contract duly delivered by you, and cannot be changed orally. If I shall be given written notice that you have assigned this contract, you shall continue responsible for all of your obligations, but your assignee's rights shall be independent of my claims against you.

THIS IS A CONDITIONAL SALES CONTRACT

Accepted:

Seller's
Signature: _____
By _____ Title _____

Buyer's
Signature: _____

I have received an executed copy of this contract. No other extension of credit exists, or is to be made, in connection with this purchase.

116790 (Buyer's Signature)

note:

finance
charge
= \$45.00

annual
percentage
rate = 23%

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

WHERE TO GO FOR CREDIT



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS EDUCATION.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Consumer Credit

Developed by Joanne Blair of California State University at Long Beach, under the direction of Kathleen Morris in the class Home Economics 487, in cooperation with Carole Bielefeld, Orange County Department of Education
July, 1973

Page 1 of 6

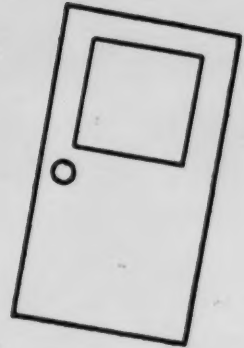
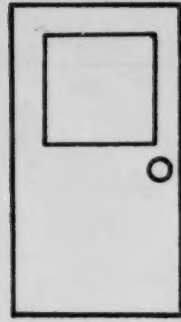
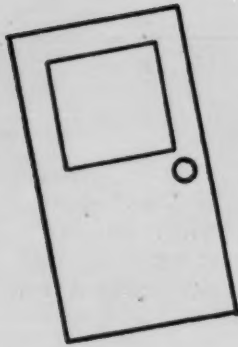
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GRADE LEVEL: 10 - 12

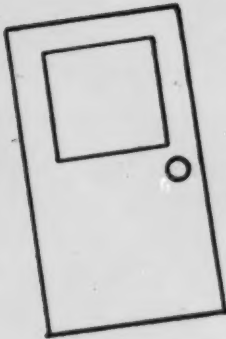
HOW TO USE:

1. Show transparency "Where To Go For Credit" and allow students to respond with names of places they already know. Label the doors.
2. Explain "Comparison of Sources of Personal Loans."
3. Distribute and have students read "The Myers Shop For Money" case study.
4. Distribute questions for case study and have students answer them, checking their responses with the ones at the bottom of the page.
5. For those who finish early and wish to do extra credit, give them "The McKinleys Need A Refrigerator" and have them check their responses with the one at the bottom of that page.

(transparency)



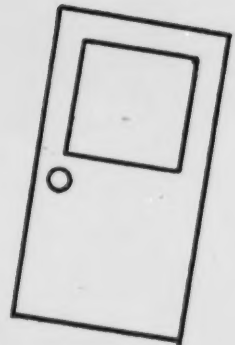
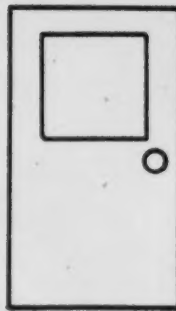
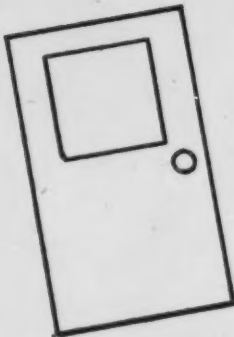
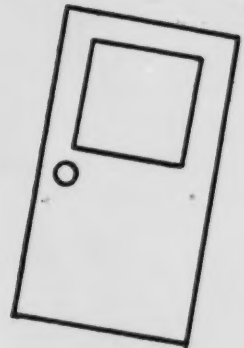
WHERE TO GO FOR CREDIT



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COMPARISON OF SOURCES OF PERSONAL LOANS

LENDER	RANGE OF INTEREST RATES	GENERAL MAXIMUM LOAN	COLLATERAL COMMONLY NEEDED	MAXIMUM MATURITY	INSTALLMENT PAYMENTS	CREDIT INVESTIGATION	WHO IS ELIGIBLE
Commercial banks - consumer loan departments	7-18%	\$5000.00	none, or car, or securities, or co-signer	.3 years	yes	yes	anyone with sufficient credit rating
Consumer finance	16-36%	\$1000.00	none or co-signer	3 years	yes	yes	anyone with sufficient credit rating
Credit unions	6-15%	\$750.00 unsecured \$5000.00 secured	none, or car, or personal property	3 years	yes	no	members only
Friends and relatives	0-120%	unlimited	none or personal property	unlimited	both	no	friends & relatives
Industrial banks	12-24%	\$5000.00	none, or car, or co-signer	3 years	yes	yes	anyone with sufficient credit rating
Life insurance companies	5-6%	amt. of loan val. of policy	life insurance policy	unlimited	no	no	policyholders
Loan sharks	50-1200%	\$500.00	none or personal property	6 months	no	no	anyone with collateral
Pawnbrokers	24-120%	\$300.00	personal property	6 months	no	no	anyone with collateral
Remedial loan societies	9-24%	\$300.00	none, or car, or personal	unlimited	yes	yes	anyone with sufficient credit rating

Comparison of Sources of Personal Loans - continued

LENDER	RANGE OF INTEREST RATE	GENERAL MAXIMUM LOAN	COLLATERAL COMMONLY NEEDED	MAXIMUM MATURITY	INSTALLMENT PAYMENTS	CREDIT INVESTI- GATION	WHO IS ELIGIBLE
Savings and loan asso- ciations, savings banks, real estate loans	5-10%	\$30,000.	real estate	30 yrs.	yes	yes	real estate owners with sufficient credit rating
Savings & loan asso- ciations, savings banks share or deposit loans	5-6%	amt. of deposit	savings accounts	unlimited	no	no	savings acct. holders

THE MYERS SHOP FOR MONEY

The Myers family is buying a new television set. They have decided that they will use their credit to make the purchase. After shopping around and comparing TV sets and prices, they have decided on one which has a cash price of \$230. Now they are ready to shop for money to pay for the set. First, they ask the store about their credit plan. The salesman tells them that they can use the 90-day plan. Using this plan, the Myers would make a down payment of \$30 and pay the rest in three months. The first two payments would be \$75 each month. The last payment would be \$50. There are no other charges and no interest on a 90-day account.

Next they went to the bank where they asked for information about making a \$200 loan. The banker told them that they could borrow \$200 and repay the loan in 12 monthly payments of \$17.80 each. The bank's interest rate is 11.7%.

The Myers also checked with the finance company about making a \$200 loan. They learned that in order to get the loan they would have to make a down payment of \$18.83. The rest of the loan would have to be repaid in monthly payments of \$18.00. Annual interest rate is 16.2%.

The Myers then checked with a small loan company. To borrow \$200 there they would need to make a down payment on the loan of \$21.95. Monthly payments of \$19.36 would be made for 12 months. The annual interest rate is 35.9%.

The Myers must now decide which source they will use to get the money to pay for the new TV set. You can help by answering the questions below.

-
1. Which source charges the most interest? the least? no interest?
 2. If the Myers can afford large monthly payments, which would be the cheapest source of credit for them?
 3. If the Myers cannot afford large monthly payments, which would be the cheapest source of credit for them?
 4. If the Myers could not afford a down payment, which is the best source?

(Check answers at the bottom of this page.)

ANSWERS: (1) small loan company, bank, store; (2) store; (3) bank; (4) bank

THE MCKINLEYS NEED A REFRIGERATOR

The McKinleys are planning to buy a new refrigerator. They are checking the cost of different forms of credit. The cash price of the refrigerator is \$225. They do not plan to make a down payment. If they use the credit plan at the store, they will have payments of \$20.62 a month, for 12 months. They will pay 18.5% true annual interest.

If they get a bank loan of \$225 for a year, their payments would be \$20.25 a month. Interest is 14.7%.

Mr. McKinley belongs to the credit union where he works. He could get a \$225 loan there which would be repaid in 12 months, paying \$20 per month. True interest rate is 12.3%.

At a finance company the family could get a loan at 32% interest with payments of \$22 a month for a year.

Where should the McKinleys go for credit? Why?

(Check answer at bottom.)

ANSWER: Credit union because it charges a lower interest rate and has lower monthly payments.



UNIT IV

FOUR WALLS AND A ROOF

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
By the end of this unit, each student will be able to:	
1. Identify attitudes regarding personality traits of potential roommates.	Checklist
2. Compare apartments (furnished and unfurnished), condominiums, and mobile homes in regard to (a) facilities, (b) environment, (c) maintenance, and (d) cost.	Written assignment
3. Read and explain the provisions of a lease.	Oral or written
4. List and apply appropriate criteria for purchase of furniture and large appliances.	Project assignment
5. Compare small appliance features and efficiency.	Project assignment

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Selecting a Roommate. 1.1 Positive features of having a roommate. .Cuts expenses or provides a nicer apartment .Provides more security .Helps to ward off loneliness .Divides other living expenses .Tests aptitudes for living with someone other than previous family members 1.2 Points to consider in choosing a roommate. .Likes and dislikes (food, sleep, social life, etc.) .Reasons for having a roommate (security, companionship, cut expenses) .Housekeeping standards	Use "Roommate Checklist" (individually). Then meet in pairs to compare list for "livability." Students could compare checklists of other students to judge livability. (<i>Supplement: "Roommate Checklist"</i>) Students could role play a problem situation in apartment sharing after "drawing out of a hat" several characteristics.

RESOURCES:

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
.Personal habits (smoking, swearing, TV viewing, music tastes, use of telephone, and moral convictions) .Psychological make-up (internalize, give vent to emotions, tense, easy going, etc.) 1.3 Rules to follow. .Make a detailed schedule (cleaning, cooking, entertaining, paying bills, etc.) .Respect each other's privacy .Share use of apartment equally .Be loyal (don't divulge each other's secrets) .Don't be a habitual complainer .Don't depend exclusively on each other for your social life .Decide on disposal of jointly owned property at time of purchase .Be open with each other when problems arise (don't suffer in silence)	

RESOURCES:

Apartment Life (previously called Apartment Ideas), Meredith Corporation, 1716 Locust Street, Des Moines, Iowa 50336. \$2.97/yr. or \$4.97/2 years.

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
2.0 Types of Housing for Singles.	
2.1 Apartments	Study apartment advertisements. Write an ad, using appropriate abbreviations. Distribute copies of "Ad Language" to aid students. (<i>Supplement: Instructional mini packet, "Understanding a Classified Ad"</i>)
2.2 Condominiums or town-houses	
2.3 Mobile homes	
2.4 Others	Compare differences in cost between furnished and unfurnished apartments. Identify additional expenses of renting.
3.0 Guides for Selecting a Suitable Dwelling	
3.1 Size of rooms	Take a field trip to different types of housing. Provide students with a checklist before going. (<i>Supplement: "Guide for Renting"</i>) Students will write a critique concerning their conclusions.
3.2 Traffic patterns	
3.3 Storage areas	
3.4 Laundry facilities	
3.5 Safety features	
3.6 Parking facilities	
3.7 Garage/carport	
3.8 Soundproofing	
3.9 Others	

RESOURCES:

Jelley and Herrmann, Chapter 12: "Choosing an Apartment or a Mobile Home."
Irene Oppenheim, The Family as Consumers, The MacMillan Company, New York, 1965.

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
4.0 Examining an Apartment Lease.	
4.1 Definitions in lease.	Obtain copies of a lease for students to examine.
.Tenancy	
.Lessor	Invite a landlord to present problems and concerns from his point of view.
.Lessee	Later a tenant can be invited to present corresponding problems.
.Lease	
.Others	
4.2 Provisions of lease.	Present situations and have class decide whether the lessor or lessee is responsible. Refer to "You and Your Landlord." (see resources)
.Identification of premises	
.Term of lease	
.Rent	Cases of lessor vs. lessee could also be presented for discussion. (Supplement: "Settling Differences")
.Number and kinds of occupants	
.Security deposit	
.Repairs	
.Furnishings	
.Right to sublet	
.Utilities and services	
.Landlord's right of access	
.Termination procedure	

RESOURCES:

- Jelley and Herrmann, Chapter 12: "Choosing an Apartment or a Mobile Home."
 "Your Housing Dollar," Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601, pp. 12-13.
 "You and Your Landlord, Modern Consumer Education Series," Grolier Education Corp., 845 3rd Avenue, New York 10022.

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
5.0 Choosing a Mobile Home.	
5.1 What is a mobile home.	Arrange for manager or owner of a mobile home park to speak to class prior to touring models, including cost of buying and renting space, utilities, and operating costs of moving home. Tour mobile home models. Advantages and disadvantages of living in this situation might be discussed with a tenant.
5.2 Types and sizes.	
.Single widths	
.Expandables	
.Double widths	
5.3 What's included in basic price?	
5.4 Extras.	
.Steps	
.Skirting	
.Supports/piers	
.Anchors	
.Outdoor storage	
5.5 Buyers' Protection	
.American National Standards Institute (ANSI)	
.Manufacturer's Certification	
.Warrantees	

RESOURCES:

- Jelley and Herrmann, Chapter 12: "Choosing an Apartment or a Mobile Home," pp. 208-211.
- "Buying and Financing a Mobile Home," (pamphlet) Superintendent of Documents, U. S. Government Printing Office, Washington, D.C. 20402, 1973.

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
5.6 Selecting a site. .Location .Services provided .Age group and type of people 5.7 Cost. 6.0 Property Insurance. 6.1 Personal liability 6.2 Tenants' policies 7.0 Guides to Furniture Selection. 7.1 Consider personal needs. .Style .Space available .Money to invest 7.2 Consider dealer. .New furniture dealer .Used furniture dealer .Unfinished furniture dealer .Rental furniture dealer	Teacher or an insurance agent may present material (briefly) on the basics of property insurance. Ask a furniture store representative to point out some of the guidelines in buying furniture. What problems, if any, does he encounter in credit purchases? Plan a field trip to include furniture stores specializing in new, used, and unfinished furniture. A suggestion would be to have students pair off and hypothetically furnish an apartment. (Supplement: Instructional mini packet, "Furniture for Apartment Living")

RESOURCES:

- "Home Owners Policy," (wall chart) Insurance Information Institute, Educational Division, 110 William Street, New York, New York 10038.
- "How to Shop Second Hand Stores," Apartment Ideas, Summer, 1971, pp. 66-67.
- "What's Good Furniture," Xerox Corp., 600 Madison Avenue, New York 10022.
- "How to Select Furniture, Sears Hidden Values Series," Consumer Information Services, Dept. 703, Public Relations, Sears, Roebuck and Co., Chicago, Illinois 60611.
- "Furniture, Modern Consumer Education Series," Grollier Education Corp., 845 3rd Avenue, New York 10022.
- "Teacher's Resource Unit on Consumer Education," Homemaking Research Labs, Tony, Wisconsin 54563, pp. 98-101.

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
7.3 Consider construction.	
.Case good furniture woods veneers/solids construction	
.Upholstered furniture construction cushioning outer cover	
.Space-age furniture	
7.4 Care of furniture.	
8.0 Guide to Selecting Large Appliances.	
8.1 Personal needs.	Appliance dealer could be invited to the classroom to point out what to look for in making large purchases.
8.2 Features.	
8.3 Warranties/guarantees	Examine warranties against a checklist to get in the habit of understanding their implications. Use warranties from the home economics department appliances.
8.4 Home wiring.	
8.5 Directions for use and care.	
8.6 Energy requirements.	Acquaint students to troubleshooting techniques as provided in "Avoiding Unnecessary Service." (see Resources)

RESOURCES:

Consumer periodicals: Consumer Bulletin, Consumer Reports, Changing Times.
Wilson, Patricia, Consumer Guide to Used and Surplus Home Appliances and Furnishings, Houghton Mifflin Company, 1973. (Paperback: \$3.95)
"Avoiding Unnecessary Service," Electrical Industries Association, 6055 East Washington Blvd., Los Angeles 90040, 1972. (75¢)
Joseph Newman (ed.), How To Stretch Your Income, Books by U.S. News & World Report, A Div. of U.S. News & World Report, Inc., Wash., D.C., 1971, p. 83.
"Buying Appliances," Xerox (refer to address on previous page).
"How to Select Major Home Appliances, Sears Hidden Values Series," Sears, Roebuck and Company (refer to address on previous page).
"Teacher's Resource Unit on Consumer Education," pp. 93-7 (refer to address on previous page).

UNIT IV
FOUR WALLS AND A ROOF

CONTENT	METHOD / MEDIA / ACTIVITY
9.0 Guide to Selecting Small (Portable) Appliances.	
9.1 Personal needs.	Show slides from Underwriters Laboratories (UL). (see resources)
9.2 Features.	
9.3 Warranties/guarantees	Invite a teacher or a student from the Industrial Education Department to demonstrate how to repair iron cords, etc.
9.4 Standard testing and approved seals.	Students can perform their own consumer laboratory test. For example, several brands of toasters could be brought to class. Using the same bread, chart toasting results at each setting. Compare features, as well. (Supplement: "Consumer Laboratory Test: Toasters")
.American Standards Association, Inc.	
.UL Seal of Underwriters Laboratories, Inc.	
.Magazine tests and seals	
9.5 Use and care.	An additional project for student involvement could be a product research report. (Supplement: Instructional mini packet, "Product Research Request")

RESOURCES:

- "Quick Shopping Tips," General Electric Company, 1285 Boston Avenue, Bridgeport, Connecticut 06602.
- UL slides available from Underwriters Laboratories, Inc., Public Information and Education Services, 207 East Ohio Street, Chicago, Ill. (free)
- Elizabeth Beveridge, Choosing and Using Home Equipment (5th ed.), Iowa University Press, Ames, Iowa, 1968.

UNIT IV

FOUR WALLS AND A ROOF

SUPPLEMENTARY MATERIALS

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Name _____

ROOMMATE CHECKLIST

FOOD

1. Eats out often
2. Eats at home
3. Buys expensive quality food
4. Eats at hamburger stands often
5. Opens cans and heats up
6. Eats TV dinners
7. Skips breakfasts
8. Eats midnight snacks

SLEEP

1. Sleeps in late
2. Reads in bed
3. Gets up early
4. Snores loudly

SOCIAL LIFE

1. Has lots of people visiting
2. Is gone 5 evenings per week
3. Likes to be alone
4. Provides ample refreshments to guests

SECURITY

1. Is afraid to stay alone
2. Won't go anywhere alone
3. Likes to be alone

PERSONAL HABITS

1. Smokes
2. Uses drugs
3. Swears
4. Has overnight guests
5. Likes classical music
6. Has lengthy telephone calls
7. Is a prude
8. Borrows clothes
9. Has body odor
10. Has bad breath

[illegible]

1. "Leaves a trail"
2. Leaves dirty dishes overnight
3. Doesn't do share of work
4. Is super sanitary

1. Is tense, nervous, often up-tight
2. Is slow, always late
3. Gets mad often
4. Is humorous, laughs everything off
5. Is sensitive, often hurt

				Yes, I could accept a roommate doing this
				Well, I could tolerate it
				No, I could not tolerate this

INSTRUCTIONAL mini packet CONSUMER EDUCATION

UNDERSTANDING A CLASSIFIED AD

ets. fireplace,
Call LOOMIS
835-7611, Mo

18 singles or
79-8430.

A-HOUSE
need patio,
ok Avail
907-7357 or
Ba., \$2.00
1.

OUSE
drps.,
center.

id patio,
c. Avail.
7-7357 or
160. gar.

OUSE
3 ba.
4bed
7. 3
rv.

HOMEFINDERS 774-6090
308 W. Ball Rd., Anaheim
2 KING-SIZED BR's, 2 baths, fric.,
air cond., pool, priv. condo close
to Orange Mall \$225 mo. Bkr. 774-
7141.

KIDS OK, 2 bdrm. \$160. FRPL
gar, apt. Call Rita, bkr. fee.

HOMEFINDERS 774-6090
308 W. Ball Rd. Anaheim
Sngls. or frms. 2 Br., \$165. Va-
cant, apt. fee. 774-7330.

RENT-A-HOUSE
SOMETHING special, 4 plex, 2 BR
\$185. Gar., kids, pets. Bkr. fee.

547-9641 Homefinders
1001 W. 17th, Santa Ana
64 LGE. bdrms., 2 ba., din. rm.,
fricpl., cent. air, w-w cpts., BBQ
\$340 mo. 774-2231.

NEAR all 2 BR \$165 4 plex gar.
Kids, pets, singles. Bkr. fee.

547-9641 Homefinders

3 b.
mo.
Cash
1 y
South
dishwash
pool &
mo. No fr
Freshly
fireplace,
Cerritos, \$2
STANTON
KIDS OK, 2
thse, vac. \$1
Homefind
308 W. Ball, r
3 BR twns
(714) 892-49
NORTH II
VAC
RENT
FABUL
room h
to pet
shrink

ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR OF HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Renting an Apartment

Developed by Kathy Montagne of
California State University at Long
Beach, under the direction of
Kathleen Morris in the class Home
Economics 487, in cooperation with
Carole Bielefeld, Orange County
Department of Education
July, 1973

Page 1 of 2

TITLE: Understanding A Classified Ad

GRADE LEVEL: 10 - 12

HOW TO USE:

1. Distribute "Ad Language" and review abbreviations with students.
2. Students can interpret a sample classified ad, such as:

FOR RENT - Unfurn 2 Br apt, 2 ba, patio,
firepl, C/D, a/c, yr lse, adults, no pets,
\$200, ph 999-1732.

3. Students will write two ads, one of an apartment they would like to rent and one describing their own home.

AD LANGUAGE

1. airconditioner	a/c	26. excellent	xlnt
2. apartment	apt	27. fireplace	firepl
3. appliance	appl	28. forced air	F.A.
4. attractive	attr	29. furnished	furn
5. available	avail	30. garage	gar
6. bath	ba	31. immediate	immed
7. bedroom	Br	32. kitchen	kitch
8. broken	bkr	33. laundry	ldry
9. built-ins	blt-ins	34. lease	lse
10. cabinet	cab	35. living	liv
11. carpet	crpt	36. modern	mod
12. carpet & drapes	C/D	37. parking	prkg
13. couple	cpl	38. phone	ph
14. court	ct	39. preferred	pref
15. decorate	dec	40. private	pvt
16. deluxe	dlx	41. references	ref
17. deposit	dep	42. refrigerator	refrig
18. dishwasher	dshwhr	43. room	room
19. double	dble	44. single	sgl
20. drapes	drps	45. utilities	util
21. duplex	dup	56. vacant	vac
21. electrical	elc'l	47. view	vu
23. enclosed	encl	48. week	W
24. disposal	disp	49. yard	yd
25. entrance	entr	50. stove	stv



GUIDE FOR RENTING

Listed below are several ideas you should look for in making adequate comparison in choosing an apartment.

Write your own personal comments in regard to each of the criteria given. Rate each according to your viewpoint. The highest rating would be 5 points. The lowest rating would be 0 points. Space is provided for four apartments.

CRITERIA	COMMENTS	PTS	COMMENTS	PTS	COMMENTS	PTS	COMMENTS	PTS
1. Size of rooms (the right size to accommodate the type of activity that is in your scheme of living)								
2. <u>Traffic patterns</u> (convenient for easy movement)								
3. <u>Closets and other storage</u> (guest closet, ample wardrobe closets, space for storing luggage & out-of-season belongings)								
4. <u>Laundry facilities</u> (adequate, easy to carry laundry to, sufficient lighting, safe location)								
5. <u>Safety features</u> (doors and windows with safety locks, well-lighted areas, safe hallways, two exits for evacuation)								
6. <u>Parking facilities</u> (not only for you, but for company as well)								
7. <u>Garage</u> (close enough to facilitate carrying groceries, etc., well-lighted, away from alley)								

CRITERIA	COMMENTS	PTS	COMMENTS	PTS	COMMENTS	PTS	COMMENTS	PTS
8. <u>Soundproofing</u> (carpeting, insulated walls, etc., upstairs may be more quiet)								
9. <u>Cross ventilation</u> (air conditioning or windows on two sides of rooms)								
10. <u>Electrical outlets and wall switches</u> (several and conveniently placed)								
11. <u>Furnishings</u> (what is included—drapes, lamps, dishwasher, disposer, appliances, etc.? Do you really want to pay for all of this?)								
12. <u>Location</u> (proximity to shopping, freeway, parks, work, church, whatever is important to you)								
13. <u>Cost</u> (write-in the exact cost) (Comment on how this compares with other rentals. What are the extras? When is the rent due?)								
14. <u>Privileges</u> (Company? TV viewing time? Pool use? Hanging pictures? Painting? Gardening? Whatever?)								
15. <u>View</u> (check for pleasantness, however, you may not want to pay for this if you aren't home much)								

TOTAL POINTS

APARTMENT 1

APARTMENT 2

APARTMENT 3

APARTMENT 4

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USE ANOTHER SHEET OF PAPER TO EVALUATE THE LEARNING RESULTING FROM THIS PROJECT. WHAT APARTMENT DID YOU CHOOSE? WHAT WERE THE REASONS FOR MAKING THIS CHOICE?

SETTLING DIFFERENCES

Directions: Divide the class into small groups. Appoint an agent to represent each group to report to the class as to their analysis of one or more of the following situations, considering: (a) definition of the problem, (b) whose responsibility for occurrence, (c) legal responsibility for correction or payment of damage(s).

The Aquarius Apartments is a new, modern, multi-story complex catering to young couples. Like most such facilities, it has some specific rules and standard operating policies; it also has some deficiencies caused by "short-cut" construction leading to problems which sometimes result in arguments and differences between the tenants and the management.

1. Alice and Jerry have invited Jerry's parents to dinner. For several weeks their garbage disposer has been making "funny noises," but Mr. Smallwrench, the maintenance man, has been "too busy" to come check on it although he had promised to do so when Alice asked him. Tonight, right in the middle of getting dinner, Alice put a heavy load of food scraps in the disposer and it suddenly jammed and water backed up in the adjoining sink. While Jerry was taking care of this "catastrophe" the hamburgers he had been broiling on the patio burned. Alice is upset because this was the first time her in-laws had been invited for dinner.
2. The bathtub faucet has been dripping in the Youngs' apartment for some time. They kept thinking that they would tell the manager about this problem, but because they both worked they had missed seeing him and forgot it. One evening when the Youngs came home from work, they discovered that one of them had inadvertently left the stopper in the bathtub and the overflow had not only damaged the tile of the bathroom floor, but had leaked through the ceiling to the apartment below. The neighbors below came home from a short vacation to discover that the drip from the ceiling had also left a large water stain on the wall-to-wall carpet.
3. Mary and Jamie decided to brighten their patio area and bought some fairly expensive mature plants to place along the border of the lawn. The day after they had carefully planted them, the contract yard maintenance personnel, following their habitual weekly mowing pattern and not noticing the new plants, cut them completely off with the power mower. The apartment lease does permit tenants to plant flowers and shrubs in their patio areas, but management arranges for all general landscaping and lawn maintenance.
4. Randy, after returning from a trip with Bill, went to the garage area late one night to put some luggage in storage. Usually, the garage was well lighted, but this time the main bulb had burned out. Because

he was in a hurry and had been there many times before, Randy decided to go ahead without getting a flashlight to replace the bulb. With his hands full of luggage and not being able to see well in the darkness, he stumbled over a crack in the cement floor and fell, breaking his ankle.

5. Julie and Elise decided to save some money in their food purchases by buying a quarter of beef since a small freezer was provided them. Unknown to them the circuit into which the freezer was plugged also included outlets in a neighbor's adjoining wall. The neighbors plugged a lamp into the outlet and left it "on" as a theft deterrent while on a trip. A short in the lamp caused the circuit breaker to trip and thereby cut off power to the freezer, which wasn't discovered for a week, causing all of the meat to spoil.
6. The apartment management rules stated that no pictures could be hung by driving nails into the wall. Josie and Anita complied and used instead adhesive patches. One evening, as a visiting friend was sitting on the couch with Josie, the adhesive support holding a mirror above the couch pulled loose. The resulting fall broke the mirror, not to mention the nasty cut it left in their friend's head, which required six stitches to close. The girls believed that this accident wouldn't have happened if they had been allowed to drive proper supports into the wall and that the management's restrictions were not only unjustified but illegal.
7. As Sally and George left for work in the morning, they notified Mr. Savapenny, the apartment manager, that a crack had appeared in their kitchen wall and that the cabinets were being pulled away from their mountings. They asked him to "check on it right away" and told him they had left the front door unlocked to facilitate his access. He said, "OK, but you don't need to do that, I have a key." However, he was delayed by some new prospective renters and by the time he got to George and Sally's, he found that he had been preceded by some young vandals, who had "redecorated" the apartment, spraying the rugs and walls with aerosol paint and tearing several curtains. Mr. Savapenny knew that he should have insisted George go back and lock the door, but he had said OK.
8. Alfredo and Marta lived in a downstairs apartment. A few evenings ago they entertained Tony and Sylvia. Bert, a do-it-yourself type lives in the apartment above Alfredo and having discovered a "bump" under his living room rug, decided to repair it. Taking up the rug, he found a metal box and after opening that discovered some nuts on bolts. Deciding to investigate further, he began to unscrew the nuts when suddenly the bolts disappeared and he heard a loud crash and screams from the apartment below. The chandelier for the apartment below (Alfredo and Marta's) had been held by those bolts and had fallen, shattering and spraying the guests Tony and Sylvia with tile fragments and inflicting some cuts. Who is responsible for the injuries and damage? The apartment management? The hosts Alfredo and Marta? Or Bert?

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

FURNITURE FOR APARTMENT LIVING



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR OF HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Furniture Selection

Developed by Virginia Strain of
Villa Park High School
in cooperation with
Carole Bielefeld, Orange County
Department of Education
1974

Page 1 of 3

TITLE: Furniture for Apartment Living

GRADE LEVEL: 10 - 12

HOW TO USE:

Teacher can give background material on points to consider when selecting furniture.

Day 1

1. Students will work in pairs.
2. Students will decide on a budget and furniture style and color scheme for each room.

Day 2

3. Students can visit a large furniture store, "shop," and together decide as to their purchases.

Day 3

4. Students will total their purchases.
5. Students will present a report to class as to their decisions, problems, furniture description, and how well they managed financially.

FURNITURE FOR APARTMENT LIVING

Living Room

Style _____ Color scheme _____

	TYPE	CONSTRUCTION	FABRIC	COLOR	COST
___ couch					\$
___ chair					\$
___ chair					\$
___ coffee table					\$
___ end table					\$
___ lamp					\$
___ lamp					\$
___ accessory					\$
___ accessory					\$
___ other:					\$
___					\$
___					\$
TOTAL					\$ _____

Bedroom

Style _____ Color scheme _____

	TYPE	CONSTRUCTION	FABRIC	COLOR	COST
___ mattress					\$
___ bed frame					\$
___ head board					\$
___ dresser					\$
___ chest of drawers					\$
___ lamp table					\$
___ lamps					\$
___ other:					\$
___					\$
___					\$
TOTAL					\$ _____

Breakfast/Dining Area Style _____ Color scheme _____

	TYPE	CONSTRUCTION	FABRIC	COLOR	COST
___ table					\$
___ chairs					\$
___ china cabinet					\$
___ buffet					\$
___ other:					\$
___					\$
___					\$
TOTAL					\$ _____

Other Items Style _____ Color scheme _____

	TYPE	CONSTRUCTION	FABRIC	COLOR	COST
___ desk					\$
___ desk chair					\$
___ game table					\$
___ chairs					\$
___ card table					\$
___ folding chairs					\$
___ stack trays					\$
___ book case					\$
TOTAL					\$ _____



CONSUMER LABORATORY TEST: TOASTERS

TOASTER	BRAND	AGE	HIGH SET	MED SET	LOW SET	1 MIN AT MED	2 MIN AT MED
1							
2							
3							
4							
5							
6							

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INSTRUCTIONAL mini packet CONSUMER EDUCATION

PRODUCT RESEARCH REQUEST



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR OF HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Appliance Research

Developed by Virginia Strain of
Villa Park High School
in cooperation with
Carole Bielefeld, Orange County
Department of Education
1974

Page 1 of 3

TITLE: PRODUCT RESEARCH REQUEST

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Distribute request forms to faculty and staff.
2. Staff will return bottom of form with request.
3. Students select the request they wish to research.
4. Teacher should provide consumer resources such as:

Consumer Reports
Consumer Bulletin
Changing Times
Annual reports, etc.

5. Assist students in determining criteria/qualities to measure.
6. Using "Product Comparison Chart," students can determine cost evaluations on their own time. Emphasize visitations to different types of stores; i.e., discount, specialty, department, hardware, catalogue order, etc.

PRODUCT RESEARCH REQUEST

A new service is being offered to the staff and faculty of _____
_____ High School by the Consumer and
Homemaking Education Department.

Before you make your next large purchase, the Single Living class
will be pleased to research the item and make a recommendation as to the
brand to purchase. The Single Living class is doing this as a free
service to you to help sharpen their consumer knowledge.

Please fill out the form below and place it in the mailbox of
_____. Allow two weeks for a reply.

Thank you!!

----- (tear off here) -----

DATE _____

NAME _____

ITEM UNDER CONSIDERATION _____

DESIRED AMOUNT TO SPEND _____

SPECIAL NEEDS FOR OUR FAMILY _____

PHYSICAL LIMITATIONS (size, color, hook-up, etc.) _____

Name _____

PRODUCT COMPARISON CHART

QUALITIES TO MEASURE	ITEM #1	ITEM #2	ITEM #3

FINAL CHOICE AND WHY: _____

COST COMPARISON OF FINAL CHOICE:

Store #1 _____ Store #2 _____ Store #3 _____

Price _____ Price _____ Price _____

RESOURCES: (magazines, word-of-mouth, promotional material, salesman, store warrantees, etc.)

UNIT V

HAMBURGERS, COKES AND OTHER FOODSTUFFS

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
By the end of this unit, each student will be able to:	
1. List eight characteristics of the family which can influence the amount of money spent on food.	Oral or written test
2. Design nutritionally sound menus for at least three days and write out a shopping list according to a store layout.	Project
3. Identify five items which are legally required on food labels.	Project
4. Compare at least one basic food in the various forms in which it can be purchased, including cost per serving and justification as to its use.	Research project
5. Figure unit pricing comparing costs.	Work sheet
6. Evaluate experiences in a food comparison project.	Research chart

UNIT V
HAMBURGERS, COKES, AND OTHER FOODSTUFFS

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Determinants of the Food Budget.	
1.1 Family make-up.	
.Available income	Interview an older person and ask how shopping habits have changed in the last 25 years.
.Cultural background	
.Likes and dislikes	
.Eating habits	
.Family size	Discuss concept of "dual role" in relation to food budget.
.Employment	
.Activities	
.Age of family members	Have students tell about their family make-up as it relates to selection and preparation of food: ages, numbers, working members, cultures, likes and dislikes.
.Sex of family members	
.Health	
1.2 Available time for meal preparation.	
1.3 Know-how for meal preparation.	
1.4 Availability of food.	
.Geographic area	
.Season	
.Shortages vs. surplus	

RESOURCES:

UNIT V
HAMBURGERS, COKES, AND OTHER FOODSTUFFS

CONTENT	METHOD / MEDIA / ACTIVITY
2.0 Meal Planning Begins at Home.	
2.1 Plan meals for health.	Teacher could bring grocery ads to school for students to use for planning meals and expenses. Have available a list of prices on common food items.
2.2 Make a menu plan.	
2.3 Use seasonal and plentiful food.	Make menu plans for at least three days (must be nutritionally sound). Have each student draw the layout of the store where the family usually shops and arrange shopping list according to this store layout.
2.4 Use food ads as a guide.	
2.5 Use a shopping list (consistent with store layout).	Show films: "Buyer Beware" and "Magical Disappearing Money." (See resources)
2.6 Improve your consumer food IQ.	
.Read Thursday's food section of the news .Send for USDA publications .Use unit pricing .Be alert to advice from market home economists	Play game "Check Stand" available for \$1.25 from Cooperative Extension Service, Washington State University, Pullman, Washington 99163.

RESOURCES:

"Buyer Beware," FilmFair Communications, 16 mm, 15. min. Available from Orange County Department of Education, Educational Media Center, #3601.
 "Magical Disappearing Money," FilmFair Communications, 16 mm, 11 min. Available from Orange County Department of Education, Educational Media Center, #1350.

UNIT V
HAMBURGERS, COKES, AND OTHER FOODSTUFFS

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Purchasing Food at the Market.	
3.1 Choose a place to shop.	Distinguish among the various types of food retailers: national chain, local chain, independent, "mom and pop markets." Discuss the pros and cons of using each.
.Small market vs. large chain	
.Nearer market vs. farther away	Field trip to a food processing and distributing company. Suggestion might be: Alpha Beta General Offices and Warehouse, La Habra.
.Personalized services vs. less personalized, more choice and less money	Visit a local market and ask manager to give "tips on shopping" and some general marketing ideas they use for improving sales. Ask how the consumer can help keep costs down.
.Others	
3.2 Be aware of marketing psychology.	
.Colors for appeal	Identify and discuss color psychology in food packaging: blue and white with soaps for "cleanliness," green with produce for "freshness," etc.
.Location of food item in easy/less easy reach	
.Location of food item within store	
.Listing prices in multiple purchases	
.Others	

RESOURCES:

Jennifer Cross, The Supermarket Trap, Indiana University Press, Bloomington, Indiana, 1970.

UNIT V
HAMBURGERS, COKES, AND OTHER FOODSTUFFS

CONTENT	METHOD / MEDIA / ACTIVITY
3.3 Practice shopping etiquette. .Select less busy time .Avoid unnecessary handling of food .Replace items if you change your mind .Be organized and cooperative .Do not pilfer .Others	Groups of students make a list of shopping etiquette ideas, pool ideas, and compare to teacher's master list. (<i>Supplement: "Supermarket Etiquette"</i>) Ask for volunteers to visit a grocery store to observe shopping behavior. List both positive and questionable characteristics.
3.4 Know how to cut costs. .Store brands vs. manufacturer's brands .Lower grade vs. top quality .Larger size vs. smaller .Less pre-preparation vs. more preparation and packaging .Impulse buying vs. careful planning .Others	Distribute and discuss "Food Cost Cutters" (<i>see Supplement</i>). Students can learn basic elements of unit pricing by using "Figuring Unit Pricing" (<i>see Supplement</i>). Each student can select a food item. Compare unit price on as many forms of the food as possible. (<i>Supplement: "Comparing Unit Pricing on Food"</i>)

RESOURCES:

"How to be a Better Shopper," Consumer Services, The Sperry and Hutchinson Co., P.O. Box 935, Fort Worth, Texas 76101, 1972 (rev.).

UNIT V
HAMBURGERS, COKES, AND OTHER FOODSTUFFS

CONTENT	METHOD / MEDIA / ACTIVITY
3.5 Be an informed shopper. .Understand label information .Know purpose of common additives .Be aware of food laws .Use code dating .Determine unit price for comparison .Check out unnecessary costs--packaging, coupons, gimmicks, free gifts	Distribute copies of "Fair Packaging and Labeling Act of 1966" (<i>see Supplement</i>). Discuss. Save labels, mount, and circle items which are legally required. (Suggestion to teacher: For repeated use, laminate labels. Felt pens can be used and wiped off for future use.) The labels can also be used for comparing grades, brands, prices, code-dating. Students can ~~can~~ "de-code" dating of grocery items per "National Consumers Union Code Book." (see resources) Discuss pros and cons of coding. Show filmstrip: "How and Why of Packaging." (see resources) Discuss function of food additives. Show filmstrip: "Ann's Additive Story." (see resources) Follow with a discussion of pros and cons of food additives in processing foods.

RESOURCES:

- "Food Additives" (manual), "Everyday Facts About Food Additives" (leaflets), "Ann's Additive Story" (filmstrip) -- all are available free from Peggy Walton, Manager, Consumer Information, Manufacturing Manager, Consumer Information, Manufacturing Chemist Association, 1825 Connecticut Avenue, NW, Washington, D. C.
- "National Consumers Union Code Book," National Consumers Union, 1043-A Chicago Avenue, Evanston, Illinois 60202. \$1.00
- "How and Why of Packaging" (filmstrip), Betty Crocker Film Library, General Mills, Inc., 9200 Wayzata Blvd., Minneapolis, Minnesota 55440. Price: \$5.00 (approx.)
- "Teachers' Resource Unit on Consumer Education," Homemaking Research Laboratories, Tony, Wisconsin 54563, pp. 80-92.

UNIT V
HAMBURGERS, COKES, AND OTHER FOODSTUFFS

CONTENT	METHOD / MEDIA / ACTIVITY
4.0 Consumer Laboratory Experiments.	
4.1 Compare fresh, frozen, dried, and canned products in regard to cost, preparation time, and quality.	Compare milk. (<i>Supplement: Instructional mini packet, "Milk Comparison"</i>)
4.2 Compare different brands as to quality and cost.	Purchase different brands and grades and compare quality and costs. An example might be orange juice. (<i>Supplement: Instructional mini packet, "Comparing a Variety of Orange 'Beverages' to Pure Orange Juice"</i>)
4.3 Compare convenience foods to home-prepared in regard to cost, preparation time, and taste.	Select a convenience food and make a similar home-prepared food. Examine for cost, preparation time, and taste.

RESOURCES:

UNIT V
HAMBURGERS, COKES, AND OTHER FOODSTUFFS

CONTENT	METHOD / MEDIA / ACTIVITY
5.0 Evaluating Health Foods.	
5.1 Food fads. .Organic foods .Vegetarianism .Diets and cults	Distribute and discuss Dorothy Wenck's articles on organic foods and vegetarianism. (Supplement: "Organic Foods," "Vegetarianism: Pros and Cons") Evaluate fad diets by using "A Dozen Diets for Better or Worse" (see resources).
5.2 Food quackery.	Show film: "Nutritional Quackery" (see resources)
5.3 Books and authors.	For extra credit, student could give reports on books such as: Vance Packard's <u>Hidden Persuaders</u> Ronald Deutsch's <u>Nuts Among the Berries</u> Rachael Carson's <u>Silent Spring</u> and <u>Since Silence Spring</u> .

RESOURCES:

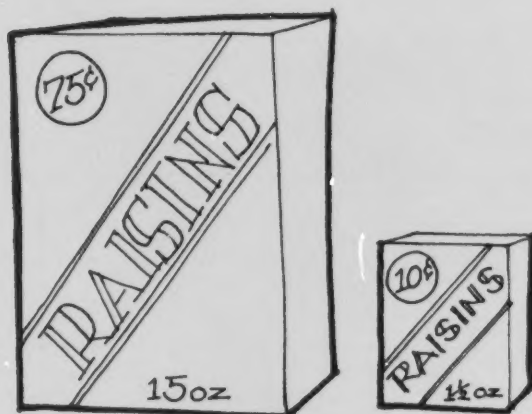
"A Dozen Diets for Better or Worse," California Dietetic Association--Los Angeles, 1609 Westwood Blvd., #203, Los Angeles 90024.
"Nutritional Quackery," (filmstrip), AIMS, P.O. Box 1010, Hollywood, California 91355

UNIT V

HAMBURGERS, COKES, AND OTHER FOODSTUFFS

SUPPLEMENTARY MATERIALS

FIGURING UNIT PRICING



Answer the following questions on the chart below:

1. What is the price per ounce of the large package? (Hint: Divide ounces by price; watch the decimal point!)
2. What is the price per ounce of the small package? (Hint: Use 1.5 instead of 1 1/2 ounces.)
3. Which is the better buy?

ITEM	CONTAINER SIZE	PRICE TOTAL	BASE UNIT	PRICE/UNIT	BEST BUY (✓)
RAISINS	15 oz.	75¢	ounce		
	1 1/2 oz.	10¢			

Other items on display

COMPARING UNIT PRICING ON FOOD

FOOD ITEM: _____

BRAND & DESCRIPTION	STYLE	FORM	WEIGHT	PRICE	UNIT PRICE

Comment: "Under what conditions would you use each food brand?"

FAIR PACKAGING AND LABELING ACT OF 1966

The law requires that the label of a consumer product must:

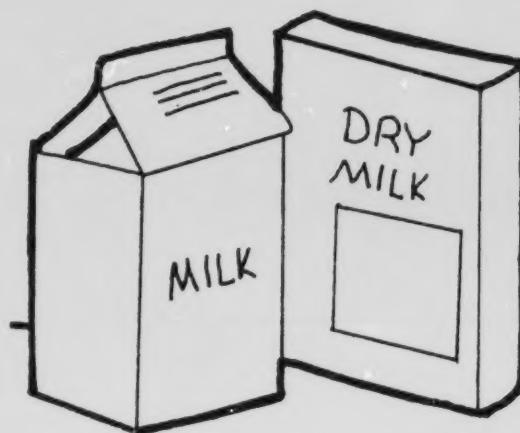
1. Identify the commodity and give the name and place of business of the manufacturer, packer, or distributor.
2. Contain a statement in a uniform location on the principal panel of net contents in units appropriate for the product.
3. Be free of such terms as "Jumbo Pound" and "Giant Quart."
4. Give the net quantity per serving if number of servings is stated.
5. Authorizes government to establish additional regulations, on a product-by-product basis if this is necessary, to prevent deception or facilitate value comparisons.
6. Authorizes government to establish and define standards for describing package sizes that may be used to supplement the label statement of net contents.
7. Regulate bargain-price labeling such as "cents off."
8. Require (except for food) that the label give the common name of the product and list the ingredients in order of decreasing predominance.
9. Prohibit packaging the product with an unnecessary amount of packing material or air space.
10. Gives the Secretary of Commerce responsibility for requesting industry agreements on "voluntary" standards of weights, measures, and quantities for packaging when he finds a commodity is sold in unjustified number of package sizes.

The Fair Packaging and Labeling Act does not apply to certain drugs, or to tobacco, meat, and poultry products and other products that are covered by other federal laws. In general, provisions of the Act that affect foods, drugs, devices, and cosmetics will be enforced by the Food and Drug Administration and those affecting other products, by the Federal Trade Commission.

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

MILK COMPARISON



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Milk Comparison

Developed by Carole Bielefeld,
Orange County Dept. of Education
with input from Dorothy Wenck,
Agriculture Extension Service,
University of California
1974

Page 1 of 2

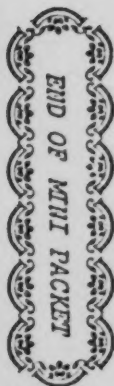
TITLE: Milk Comparison

GRADE LEVEL: 9 - 12

HOW TO USE:

1. The night before*, prepare the milk and place in pitchers or containers marked "A," "B," "C," etc., with the following contents:
 - (A) Purchased non-fat milk
 - (B) Purchased low fat milk
 - (C) Evaporated milk reconstituted per instructions
 - (D) Dehydrated milk + 2 drops blue food coloring
 - (E) Dehydrated milk + 1 T cream substitute + 1 drop yellow food coloring
 - (F) Dehydrated milk + 1 T honey
2. Students should sample each type of milk and fill in the first four columns of the work sheet: "Milk Comparison Chart."
3. When the students have completed the first four columns, they should then be informed of the milk types. Students should figure cost per quarts and be informed of the additives in D, E, and F.

*Reconstituted milk develops quality with 24 hours.



MILK COMPARISON CHART

Name _____

	COLOR	FLAVOR (Chalky, sweet, tasteless, artificial, metallic, etc.)	WHAT KIND OF MILK	RANK NUMERICALLY AS TO DESIRABILITY (1=favorite)		TYPE OF MILK	COST/QUART	ADDITIVES
A					S T O P			
B								
C								
D					S T O P			
E								
F								

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

COMPARING A VARIETY
OF ORANGE "BEVERAGES" TO PURE ORANGE JUICE



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR OF HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Orange Juices and Orange Drinks

Developed by Virginia Strain
Villa Park High School
Orange Unified School District
1974

Page 1 of 6

TITLE: Comparing a Variety of Orange "Beverages"
to Pure Orange Juice

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Distribute and discuss Agricultural Extension report.
2. Squeeze juice from fresh oranges. According to directions, prepare several types of orange juices/drinks. Examples could be: canned juice, canned blends, frozen juice, frozen imitations, bottled blends, bottled juice, dry concentrate. Number each and make out a key to refer to later.
3. Give each student a place mat which has numbered circles. Pour samples into paper cups or juice glasses being certain that the identity of each is not disclosed, except for fresh orange juice.
4. Students are to sample each, using fresh orange juice as the standard. They may work individually or in small groups.
5. Using the "Orange Juice Comparison Chart," students will record Flavor (sour, sweet, strong, bitter, tangy, acetic, natural, etc.) (A); Color (pale yellow, artificially-orange, naturally orange, etc.) (B).
6. During the tasting process, students will make their decision as to the identity of the sample (C). Teacher will later give them the correct name of the product (D), the form (E), the brand (F), the per cent of orange juice (G), per cent RDA per serving (H), total cost (I), and the total ounces each made (J).

7. Using 4 ounces as a serving and knowing the total number of ounces, students can then figure the cost of each serving (K).
8. Names of additives may be copied directly from the containers (L).
9. Students may then evaluate this project and apply this learning to related projects.

PLACE THIS PAPER ON YOUR DESK. PLACE EACH CUP ON THE APPROPRIATE SQUARE AS DISTRIBUTED.

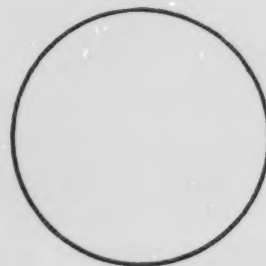
FRESH ORANGE JUICE



SAMPLE 1
Comments as you taste:



SAMPLE 2
Comments as you taste:



SAMPLE 3
Comments as you taste:



SAMPLE 4
Comments as you taste:



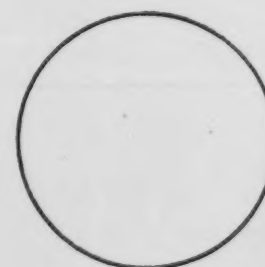
SAMPLE 5
Comments as you taste:



SAMPLE 6
Comments as you taste:



SAMPLE 7
Comments as you taste:



SAMPLE 8
Comments as you taste:

ORANGE JUICE COMPARISON CHART



	A	B	C	D	E	F	G	H	I	J	K	L
SAMPLE	FLAVOR	COLOR	WHAT DO YOU THINK IT IS?	WHAT IS IT REALLY?	FORM	BRAND	% ORANGE JUICE	RDA* PER SERVING	TOTAL COST	TOTAL OZ PROVIDED	UNIT COST PER 4 OZ. SERVING	ADDITIVES
1												
2												
3												
4												
5												
6												
7												
8												

What did you learn from this project?

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UNIT VI

HIGH COST OF WHEELS

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
By the end of this unit, each student will be able to:	
1. List five considerations in making a decision about purchasing a car and analyze these in relation to needs.	Assignment
2. Fill out a personal check list for purchasing a car by indicating needs for the coming year.	Work sheet
3. Indicate at least eight ways in which to check a used car before purchasing it.	Test
4. Differentiate among different finance plans.	Problem solving
5. Select examples or definitions that define types of car insurance.	Matching test

UNIT VI
HIGH COST OF WHEELS

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Analyzing New Car Purchases.	
1.1 Personal considerations.	Student may fill out "Guide Sheet for Buying a Car." (<i>Supplement</i>)
.Budget	
.Usage and needs	A dealer can talk to the class about guidelines for purchasing a new car. Dealers in the immediate neighborhood are very reliable and present good information.
.Mechanical knowledge	
.Past experience, both personal and hearsay	
.Personal desire	
1.2 Published guides to car performance.	Compare size, type, etc., of cars chosen by the boys in the class with those chosen by the girls. React to differences.
	Use the following published guides for determining car performance:
	- "Performance Data for New Passenger Cars and Motorcycles" (Superintendent of Documents)
	- "Auto Buying Guide," <u>Consumer Reports</u>
	- "Union 76 Performance Trials," <u>Changing Times</u>

RESOURCES:

"Buying a New Car," Auto Club of Southern California, Public Relations Division, P. O. Box 2890, Terminal Annex, Los Angeles 90051.
 Jelley and Herrmann, Chapter 10.
 "Car Buying Made Easier," Ford Motor Company. Available from your local Ford dealer, or write: Ford Motor Company Listens, P. O. Box 1973, The American Road, Dearborn, Michigan 48121.

UNIT VI
HIGH COST OF WHEELS

CONTENT	METHOD / MEDIA / ACTIVITY
1.3 Automobile size. .Sub-compact .Compact .Intermediate .Full size .Small speciality/ sports car .Other 1.4 Automobile type. .Sedan, 2-door .Sedan, 4-door .Hardtop, 2-door .Hardtop, 4-door .Convertible .Station wagon .Speciality car .Van/bus .Light bus 1.5 Transmission type. .Manual shift, 3-speed .Manual shift, 4-speed .Semi-automatic .Full automatic 1.6 Year-end model purchase.	

RESOURCES:

UNIT VI
HIGH COST OF WHEELS

CONTENT	METHOD / MEDIA / ACTIVITY
2.0 Analyzing Used Car Purchases.	
2.1 Realizing some buying precautions.	Arrange a visit to the school auto shop. The students there can show class how they "troubleshoot."
. Hasn't been in an accident	A good mechanic can visit the class to discuss guidelines in selecting a used car.
. Check for extensive rust	
. Check tires, shocks, wheel bearings and suspension, and brakes	Have a local used car dealer drive a used car to school. After talking about used car purchasing, the class can examine the car and individually "make a bid." Be sure to provide follow-up on the sales presentation by analyzing the sales techniques.
. Look for signs of wear	
. Check automatic parts	Show film: "Tommy's First Car," where Tommy looks for clues to make wise decision at a used car lot. (see Resources)
. Listen to the engine	
. Look at exhaust	
. Road test	
. Take to reliable mechanic	
2.2 Selecting a dealer.	
2.3 Examining selling schemes.	

RESOURCES:

"Buying a Used Car," Automobile Club of Southern California, Public Relations Division, P.O. Box 2890, Terminal Annex, Los Angeles 90051.
Troelstrup, Chapter 11: "Family Transportation," pp. 325.
Joseph Newman (ed.), How to Stretch Your Income, Books by U.S. News & World Report, A Div. of U.S. News & World Report, Inc., Wash., D.C., 1971.
"Tommy's First Car," FilmFare Communications, 16 mm, 11 min. Available through Orange County Department of Education, Educational Media Center, #1351.
"How to Buy a Used Car," Consumers Union of U. S., Inc., 256 Washington St., Mt. Vernon, New York 10550, 1970. 25¢

UNIT VI
HIGH COST OF WHEELS

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Purchasing a Car.	
3.1 Examine <u>Kelley Blue Book</u> prices.	
3.2 Select a finance plan.	
.Bank	
.Credit union	
.Auto dealer	
.Finance company	
3.3 Scrutinize sales contract as to:	Invite someone from local Consumer Affairs Office to tell about fraudulent practices occurring locally in selling and financing used car purchases.
.All features listed	
.Cash down and balance given	
.Fine print understood	
.Trade-in value included	
.Order form completely filled	
.Nature of warranty written	

RESOURCES:

Bill Ross (ed.), Kelley Blue Book, Co-publishers F. H. (Buster) Kelley and Robert F. Kelley, Los Angeles area office: 4005 Long Beach Blvd., Long Beach, CA 90807. Published six times per year. Single copy: \$22.

UNIT VI
HIGH COST OF WHEELS

CONTENT	METHOD / MEDIA / ACTIVITY
4.0 Figuring Operating Costs.	Students can keep gas mileage records for one week. Compare with others in the class as to miles per gallon. Relate this to size and age of car as well as individual driving habits.
	Students can extend the price of gas to include total operating costs. (see Resources)
5.0 Leasing a Car.	
5.1 Costs	
5.2 Common types of leases	
.Open-end	
.Closed-end	
.Full-maintenance	

RESOURCES:

- "Costs of Operating an Automobile," U. S. Department of Transportation. Available through Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402. April, 1972.
- "The High Cost of Driving and What To Do About It," Changing Times Kiplinger Magazine, 1729 H Street, NW, Washington, D.C. 20006, 1971.

UNIT VI
HIGH COST OF WHEELS

CONTENT	METHOD / MEDIA / ACTIVITY
6.0 Car Insurance.	
6.1 Liability	Students can discuss personal experiences with car collisions, insurance, etc.
6.2 Collision	
6.3 Medical payments coverage	Students who have been driving could send in for their "Driver Record Information" which is on file at the state. The print-out reveals all accidents and tickets which have been recorded. Sent 50¢ to: State of California, Department of Motor Vehicles, Division of Drivers Licenses, P. O. Box 2590, Sacramento, CA 95812.
6.4 Uninsured motorist coverage	
6.5 Comprehensive	
6.6 No-fault	

RESOURCES:

"Automobile Insurance Made Understandable," Automobile Club of Southern California, Public Relations Division, P.O. Box 2890, Terminal Annex, Los Angeles 90051.

UNIT VI

HIGH COST OF WHEELS

SUPPLEMENTARY MATERIALS

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GUIDE SHEET FOR BUYING A USED CAR

PERSONAL ASSESSMENT

MAKE OF CAR DESIRED:

TYPE OF CAR NEEDED:

SIZE OF CAR NEEDED:

MAXIMUM PRICE:

FINANCIAL PLAN (cash, down payment, etc.)

DEALERS TO VISIT (may include private parties)

1. _____ 2. _____ 3. _____
 (address) (address) (address)

COMPARING USED CARS

FEATURES TO CONSIDER

++ GOOD; + FAIR; 0 POOR

	DEALER #1	DEALER #2	DEALER #3
<u>INSIDE</u>			
Record mileage			
Brake pedals (not unduly worn)			
Floor mat on driver's side (little wear, not replaced)			
Upholstery (check at seams, not splitting or dry)			
Springs (no lumps, hollows, not weak)			
Gauges and electrical equipment working			
<u>OUTSIDE</u>			
Doors & windows (open and close as though they fit)			
Windshield (free from sandpitting)			

	DEALER #1	DEALER #2	DEALER #3
Paint (original paint not rippled)			
Wheels aligned			
Lack of rust & corrosion (radiator, joints, underside of hood, exhaust)			
Tires (not worn unevenly or new)			
Shocks (push down on fender--no bounce)			
<u>OPERATION</u>			
Engine picks up smoothly			
Clutch does not grab			
Brakes don't feel spongy and car stops in straight line when braked			
Steering smooth when cornering			
Exhaust free from smoke when accelerating			
Sound free from noise or squeaks			
<u>GUARANTEES OR WARRANTIES</u>			
New car guarantee (any remaining)			
Dealer's guarantee			

EVALUATION

On the basis of the data collected, what is your final choice of used car?

Why did you come to this conclusion?

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UNIT VII

FINE FEATHERS AND BODY WRAPPINGS

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
By the end of this unit, each student will be able to:	
1. Show the step-by-step planning of the purchase of one item of clothing needed in the wardrobe, explaining why it is needed, checking workmanship, label information, plan for caring for it, and plan for paying for it.	Project
2. Collect at least six hang tags; show what is good about them and what is lacking.	Display of labels
3. Find at least six ads illustrating different types of sales.	Assignment

UNIT VII
FINE FEATHERS AND BODY WRAPPINGS

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Clothing Determinants.	
1.1 Values.	Discuss such questions as:
1.2 Family status.	* Why do some people spend more than others on clothing even though they have less income?
1.3 Income level.	
1.4 Age.	* Who in the family should have the most allowance for clothing expenditures?
1.5 Sex.	
1.6 Activity.	* Do clothing businesses have to charge more for "fad" clothing? If so, why?
1.7 Geographic location	* What is "planned obsolescence?"
2.0 Planning Your Purchases.	In a given shopping center, count the total number of stores selling clothing; then break down this count to include clothing stores for: a) children, b) men, c) teen-age girls, d) mature women. Can we find an indication of who buys the most?
2.1 Determine life style.	
2.2 Examine past successes and failures.	
2.3 Take an inventory.	Students may take an inventory of present wardrobe. Plan for one purchase. Include comparison from more than two stores.
2.4 Decide future clothing needs.	

RESOURCES:

Teen-age fashion magazines, i.e., Seventeen, Ingenue.

UNIT VII
FINE FEATHERS AND BODY WRAPPINGS

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Learn to Shop Effectively.	
3.1 Learn all you can about garments before you buy.	Discuss measurement methods and vocabulary; i.e., "inseam." Distribute ready-to-wear size charts for men, women, and children. (Sears catalogue)
3.2 Examine workmanship.	Write a letter of complaint concerning a garment not "performing" as it should.
3.3 Buy the quality best suited to your purpose.	Role play a customer returning a clothing article. Have different people take part in the same situation and see how each would act.
3.4 Check for proper fit.	
3.5 Compare prices and values in several stores.	Differentiate among the following terms: a) style, b) fashion, c) fad, d) craze, e) taste.
3.6 Know store policies and procedures.	Collect pictures from outdated magazines for students to identify past fads, fashion trends, and classics. Check your libraries for fashion magazines from the 40's, 50's, and 60's.
3.7 Get to know salespersons in stores where you shop.	
3.8 Learn to complain effectively about poor performance.	Refer to Unit III on credit and review possible ways for placing clothing on credit (include layaways).
3.9 Know how you are going to pay for the purchase.	

RESOURCES:

"Money Management--Your Clothing Dollar," Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601, 1972. \$.25

UNIT VII
FINE FEATHERS AND BODY WRAPPINGS

CONTENT	METHOD / MEDIA / ACTIVITY
4.0 Guidelines to Quality.	
4.1 Judging workmanship.	Students can bring in for observation a purchase that represents poor quality. If possible, have purchases in the department to represent good and poor quality.
.Fabric allowance .Seam finishes and allowances .Stitching .Reinforcements .Hems .Buttonholes .Buttons, snaps, hooks and eyes .Trimmings and decorations .Zippers and other closures .Linings .Interfacings and paddings	
4.2 Judging fibers, fabrics, and finishes.	Purchase three brands of varying qualities/ prices of boys t-shirts in a package of three (all the same size). Permanently label one in each set as "new, unwashed." Treat and label one in each set as "washed one time." Treat and label the last of each set as "washed often with excessive wear." Compare all nine t-shirts as to amount of shrinkage, over-all quality retention, and cost.
.Stretch fabrics .Bonded and laminated .Non-woven .Dyes or colorants .Wrinkle resistant and wash and wear	

RESOURCES:

UNIT VII
FINE FEATHERS AND BODY WRAPPINGS

CONTENT	METHOD / MEDIA / ACTIVITY
.Permanent or durable press .Fabric stabilization finishes .Stain resistant finishes .Water-repellent finishes .Mothproof finishes	
5.0 Laws and Labeling.	
5.1 Important Acts.	Students should collect as many garment labels as possible. These should be assigned early in the semester. Mount and point out as many items as can be found on each label or hang tag. Choose the one that does the best job of informing the consumer.
.Textile Fiber Products Identification Act .Wool Labeling Act .Flammable Fabrics Act .FTC Permanent Care Labeling	Show transparency overlays of regulatory information of a hang tag. (see Resources)
5.2 Informative Labels and Hang Tags.	Design a garment label that meets all the requirements.
.Shows what the product is made of .Tells how it is made .Contains care instructions .Tells how it will perform	Show filmstrip and discuss care labels which are permanently affixed to garments. Discuss consumer responsibility to request a permanent care label to attach to home sewn garments. (see Resources)

RESOURCES:

"You and the Textile Scene," Celanese Fibers Marketing Company, Consumer and Retail Information Department, 522 Fifth Avenue, New York, New York 10036. (Transparency overlay regarding information on hang tags)

"Permanent Care Labels" (filmstrip and record), J. C. Penney Educational Materials. Available from local Penney dealer. In Orange County contact George West, Manager, Penney's in Huntington Center, Beach Blvd. at San Diego Freeway, phone 892-7771.

UNIT VII
FINE FEATHERS AND BODY WRAPPINGS

CONTENT	METHOD / MEDIA / ACTIVITY
.Gives name of manufacturer and distributor	Show transparency of typical care labels. (Supplement: "Care Labeling")
6.0 Bargain Buying.	
6.1 Types of sales.	Bring in ads to show various types of sales.
.Seasonal	
.Anniversary close-outs	Students from retail merchandising classes could be asked to be guest speakers. (Contact your ROP if none on campus.)
.One-day	
.Penny	
.Dollar day	
.Inventory	
.Stimulation	
.Peak-of-the-season buying	
6.2 Inferior quality.	
.Seconds	
.Thirds	
.Irregular	
.Fire stock	
.Samples	
.Odd lots	
.Others	
6.3 "Garment District"	Provide information on the garment district in Los Angeles. Arrange a field trip if possible. (Supplement: "LA Garment District")

RESOURCES:

UNIT VII
FINE FEATHERS AND BODY WRAPPINGS

CONTENT	METHOD / MEDIA / ACTIVITY
7.0 Stretching the Clothing Dollar Through Careful Maintenance. 7.1 General care. .Hang or fold clothes carefully .Brush garments between wearings .Mend clothes .Press as required .Avoid excessive crowding in closets/drawers .Protect clothes as you wear them .Wash or clean as soon as soiled 7.2 Laundering. .Pre-preparation and sorting .Water temperatures and agitation .Cleaning agents .Using coin-operated machines	Sort, pre-treat, wash, and dry clothes using department facilities. Visit at least two laundromats. Give instruction and compare according to efficiency of the washing machines, services provided, and cleanliness. Give each student a picture of an article of clothing or household clothing item. The class is to "sort" itself according to the load of clothes, etc., in which they would be washed. Review chart on selection of care labels for home sewn garments.

RESOURCES:

Maytag packet of consumer education materials on home laundry, fabric performance, and clothing care. Maytag, Newton, Iowa 50208.

UNIT VII
FINE FEATHERS AND BODY WRAPPINGS

CONTENT	METHOD / MEDIA / ACTIVITY
7.3 Dry Cleaning. .Choosing a dry cleaner .Reporting nature of all spots and stains .Costs of dry cleaning	Show overhead transparency on dry cleaning costs and cost per year per garment. (Supplement: "Dry Cleaning Costs")
8.0 Personal Care.	
8.1 Amount budgeted.	Compare the cost of buying highly advertised brand items versus making a beauty aid at home. (Supplement: "Natural Cosmetics from Your Own Home")
8.2 Grooming needs.	
8.3 Beauty aids.	
	Discuss: Values as they relate to use of personal care items; and personal care as it relates to mental health.
8.4 Cosmetic claims.	
	Discuss "Truth About Some Widely Promoted Health and Beauty Aids." (See Resources)
8.5 Tips on saving money.	

RESOURCES:

"The Truth About Some Widely Promoted Health and Beauty Aids," Good Housekeeping, January, 1973, p. 141.

UNIT VII

FINE FEATHERS AND BODY WRAPPINGS

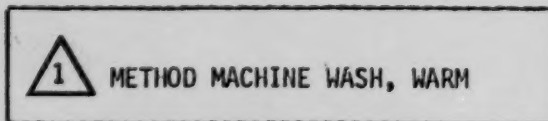
SUPPLEMENTARY MATERIALS

225

CARE LABELING

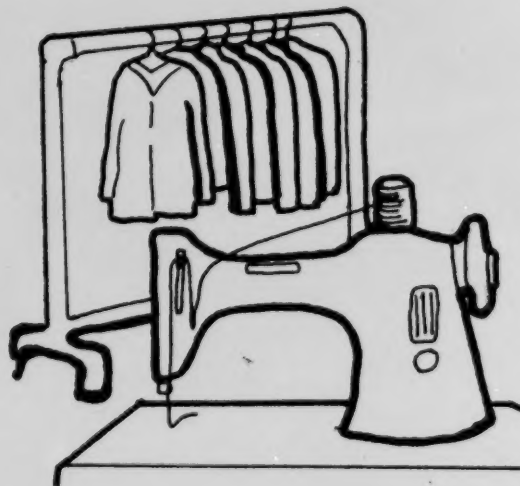
TYPE OF FABRIC	CODE	WORDING
Machine Washable	Method 1	Machine wash, warm
Machine Washable (Dimensional Restorable)	Method 2	Machine wash, warm: line dry
Machine Washable Permanent Press and/or Drip Dry	Method 3	Machine wash, warm: tumble dry: remove before fully dry
Machine Washable Delicate	Method 4	Machine wash, warm: delicate cycle: tumble dry, low; use cool iron
Machine Washable (Pigment Prints)	Method 5	Machine wash, warm: do not dry clean
All Hand Washable	Method 6	Hand wash separately; use cool iron
Dry Cleanable	Method 7	Dry clean only
Pile Fabrics	Method 8	Dry clean; pile fabric method only
Vinyl Fabrics	Method 9	Wipe with damp cloth only

BELOW IS A TYPICAL LABEL



INSTRUCTIONAL mini packet CONSUMER EDUCATION

LOS ANGELES GARMENT DISTRICT



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Bargain Buying

Developed by Carole Bielefeld, Coordinator
of Home Economics, Orange County Department
of Education
1974

Page 1 of 2

TITLE: Los Angeles Garment District

GRADE LEVEL: 9 - 12

HOW TO USE:

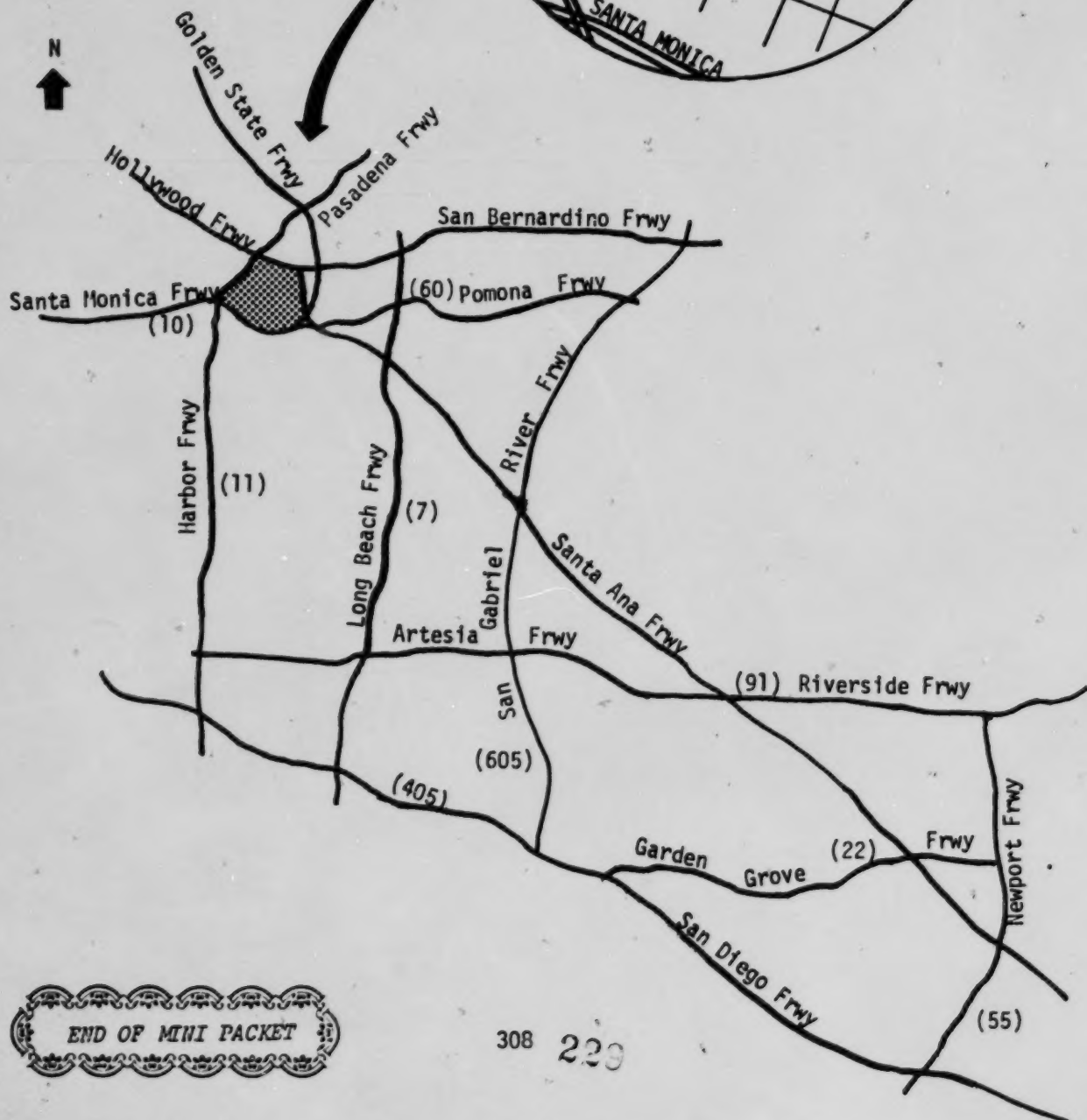
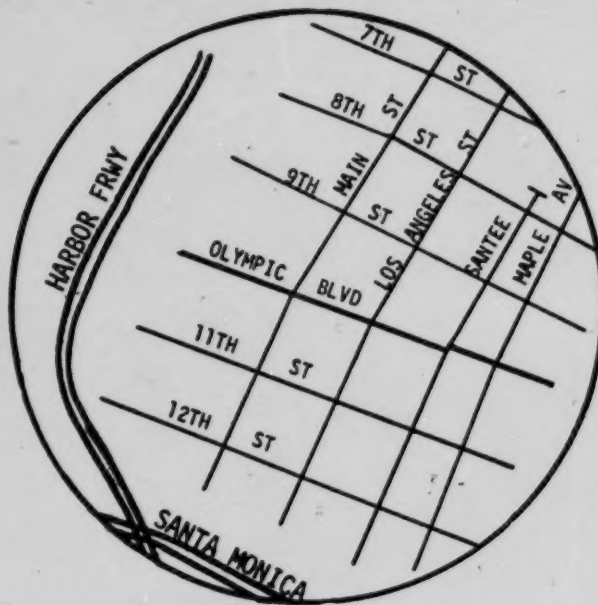
1. Distribute and discuss maps and information related to garment district.

LOS ANGELES GARMENT DISTRICT

The tiny shops in the garment district offer considerable savings on men's, women's, and children's clothing for the determined shopper. Most of these stores are found on Los Angeles Street, between Fifth and Ninth, and on the side streets running east and west. Los Angeles Street is three blocks east of Broadway, within easy walking distance of the May Company, Bullock's, and other downtown stores. If you don't mind broken sizes, factory seconds, and bargain basement atmosphere--often with no try-ons and no returns--you can buy clothes cheaper in the Los Angeles garment district.

When a manufacturer has things left on his racks after the fashion merchandising buyers have placed their orders, contacts are made to the merchants in the garment district to pick up the leftovers. The mistakes made by manufacturers are sold to merchants for cash. Some remove the labels; others don't bother.

LOS ANGELES GARMENT DISTRICT



END OF MINI PACKET

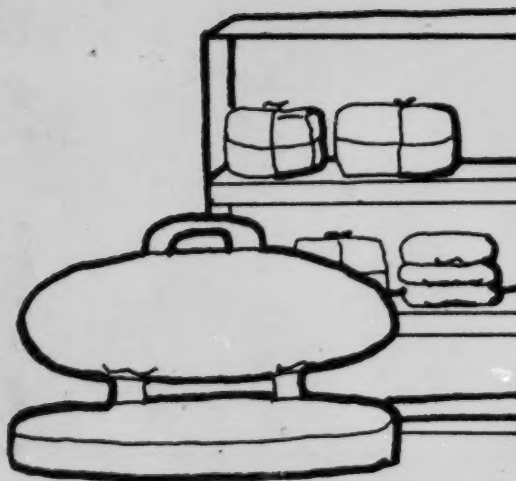
ESTIMATING TOTAL COST OF GARMENT

ORIGINAL COST OF GARMENT \$ _____

YEARLY CLEANING COSTS \$ _____

NUMBER OF YEARS OF
EXPECTED WEAR X _____

= _____
\$ _____



DRY CLEANING COSTS
(Per 1974 Estimates)

	STRAIGHT PLAIN DRESS	SKIRT	KNIT SKIRT	SUEDE COAT	LONG DRESS	FORMAL	BATH ROBES	OVERCOAT	PANTS SUITS	SWEATERS	BULKY KNIT SWEATER
1x/yr	1.85	1.25	1.50	13.00	3.00	5.00	3.00	3.00	3.00	1.25	1.80
2x/yr	3.70	2.50	3.00	20.00	6.00	10.00	6.00	6.00	6.00	2.50	3.60
3x/yr	5.55	3.75	4.50	30.00	9.00	15.00	9.00	9.00	9.00	3.75	5.40
4x/yr	7.40	5.00	6.00	40.00	12.00	20.00	12.00	12.00	12.00	5.00	7.20
5x/yr	9.45	6.25	7.50	50.00	15.00	25.00	15.00	15.00	15.00	6.25	9.00
6x/yr	11.10	7.50	9.00	60.00	18.00	30.00	18.00	18.00	18.00	7.50	10.80
7x/yr	12.95	8.75	11.50	70.00	21.00	35.00	21.00	21.00	21.00	8.75	12.60
8x/yr	14.80	10.00	12.00	80.00	24.00	40.00	24.00	24.00	24.00	10.00	14.40
9x/yr	16.85	11.25	13.50	90.00	27.00	45.00	27.00	27.00	27.00	11.25	16.20
10x/yr ¹	18.50	12.50	15.00	100.00	30.00	50.00	30.00	30.00	30.00	12.50	18.00
25x/yr ²	46.25	31.25	37.50	250.00	75.00	125.00	75.00	75.00	75.00	31.25	45.00
50x/yr ³	92.50	62.50	75.00	500.00	150.00	250.00	150.00	150.00	150.00	62.50	90.00

¹10x/yr = once in 5 weeks.

²25x/yr = every other week.

³50x/yr = every week.

NATURAL COSMETICS FROM YOUR OWN KITCHEN

The products you make from natural sources must be refrigerated if you make more than one application. If you are allergic or have a sensitive skin, test the product on a small patch of skin on the inside of your elbow before applying it to your face or the rest of your body.

Here are a few beauty recipes for natural, made-in-the-kitchen cosmetics. If you're research-minded, old cookbooks are a treasure trove of beauty recipes--even love potions--from the past. Browse through the shelves of the library for old as well as modern books on kitchen cosmetics.

Lemon Mask

Mix 1 egg white, 1/2 cup lemon juice with enough dry oatmeal to make a paste. Apply to face and neck. Allow to dry. Rinse off with cold water.

Creamy Suntan Lotion

3/4 cup water	1/4 cup lanolin
3 tea bags (do not use instant tea)	1/4 cup sesame oil

Heat water and soak tea bags 20 minutes. Squeeze bags occasionally. Combine lanolin, oil, and 1/4 cup strong tea in blender. Use low speed. Pour in remaining tea slowly, using rubber spatula to keep ingredients flowing. Add perfume if desired.

Lemon Cleansing Cream

3 tablespoons witch hazel	1 tablespoon lanolin
3 tablespoons soft shortening (not margarine)	1 teaspoon lemon extract
	2 drops yellow food coloring

Combine all items in blender at low speed until well mixed. Increase speed to high and process until completely emulsified. Store in refrigerator.

Cucumber Mask

Combine 1/2 cup cucumber pieces, 1 egg white, 1 tablespoon dry milk powder in blender at high speed until smooth. Apply to face for 30 minutes. Remove with lukewarm water.

Dry Shampoo

Beat two egg whites until stiff. Apply to hair and scalp in a circular motion. Let hair dry naturally (or use hand-held dryer). When completely dry remove shampoo with vigorous brushing.

Strawberry Facial Cream

1 egg yolk	1/3 cup fresh strawberries
1 tablespoon wheat germ oil	1/2 cup vegetable oil
2 teaspoons lemon juice	

Combine all items except vegetable oil in blender at high speed until strawberries are liquified. Add vegetable oil slowly. Continue blending until emulsified and creamy. Store in refrigerator.

Emerald Night Cream

In the palm of your hand, work a walnut-sized piece of avocado and equal amount of ordinary night cream until they form a well-blended, buttery cream. Rub this vitamin-rich mixture over rough or callused skin. Gently tissue off in 20 minutes or leave on overnight.

Mayonnaise is recognized by many topflight hair specialists as a marvelous hair conditioner. Stale beer makes a good setting lotion.

The avocado recipe is from the California Avocado Advisory Board, 4533-B MacArthur Blvd., Newport Beach, CA 92660. Lemon recipes are from Sunkist Growers, Inc., Consumer Services, Box 7888, Valley Annex, Van Nuys, California 91409.

UNIT VIII

HEALTH BECOMES YOU

TERMINAL PERFORMANCE OBJECTIVES

EVALUATION

At the end of this unit, each student will be able to:

- | | |
|--|-----------------|
| 1. Identify and explain four preventive health measures. | Oral or written |
| 2. Match definitions to titles of medical/dental specialists | Matching quiz |

UNIT VIII
HEALTH BECOMES YOU

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Minimizing Health Costs.	
1.1 Observe preventive health measures.	
.Good nutrition	
.Regular exercise	
.Rest and relaxation	
.No smoking (or at least in moderation)	
.Periodic health exam	
1.2 Choose an appropriate and reputable doctor.	
1.3 Make use of services and medicines you pay for.	
1.4 Cutting the cost on drugs.	Discuss pharmaceutical labeling laws and their application. (see Resources)
.Over-the-counter	
.Prescription	Compare aspirin labels as to ingredients and costs. Include combination aspirins.
1.5 Observe good dental health.	Compare cost of prescription at three different drug stores. How do you account for the difference?
	Review recent articles on drug effectiveness and misleading advertising. (see Resources)

RESOURCES:

Troelstrup, Chapter 12.

Joseph Newman (ed), How To Stretch Your Income, Books by U.S. News & World Report, A Div. of U.S. News and World Report, Inc., Wash. D. C., 1971.

"Your Drug Dollar and How to Stretch It," Readers Digest, December, 1972.

"We Want You to Know What We Know About Medicines Without Prescriptions," Supt. of Documents, U.S. Government Printing Office, Washington D. C. 20402, Publication No. 1712-00170, 20¢.

The Medicine Show, Consumers Union, Orangeburg, New York 10962, \$2.00.

"Cold Remedies--What Helps and What Doesn't," Consumer Reports, Jan., 1974, p. 67.

"Aspirin and Its Competitors," Consumer Reports, August, 1972.

"Aspirin," Consumer Bulletin, Consumer Research, Inc., Washington, New Jersey, February, 1973, p. 12.

"A Primer on Medicines," FDA Consumer, December '73-January '74. Reprint available from U.S. Government Printing Office. Ask for DHEW Publication #(FDA)74-3014.

UNIT VIII
HEALTH BECOMES YOU

CONTENT	METHOD / MEDIA / ACTIVITY
2.0 Selecting Professional Help.	
2.1 Physicians/Specialists	Refer to the telephone directory (Yellow Pages) in order to become familiar with names of listings.
.Generalist .Internist .Surgeon .Obstetrician .Pediatrician .Ophthalmologist .Otolaryngologist .Psychiatrist .Neurologist .Gynecologist .Cardiologist .Urologist .Others	Given a list of definitions describing medical/dental specialists, students will be able to select the proper title of each.
2.2 Dentists/Specialists.	
.Generalist .Periodontist .Prosthodontist .Orthodontist .Endodontist .Oral surgeon	
2.3 Clinics.	Refer to "Clinics" in the telephone directory (Yellow Pages) and discuss their functions.

RESOURCES:

UNIT VIII
HEALTH BECOMES YOU

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Health Misinformation. 3.1 Identifying health quacks. 3.2 Specific types of quackery. 3.3 Health fads.	Students could report on any family encounter with health quacks or quackery claims. Work up a skit within each group showing quackery schemes regarding health. Teacher or students report on past health fads. Refer to <u>Iluts Among the Berries</u> by Ronald Deutsch. Have class representatives contact each of the following: (1) American Medical Association, (2) American Dental Association, (3) American Cancer Society, (4) Arthritis Foundation, and (5) Lung Association to collect information regarding bunco schemes. Prepare a display of these materials in a public place.

RESOURCES:

- "Health Quackery," American Medical Association, 535 North Dearborn St., Chicago, Illinois.
- "Facts You Should Know About Health Quackery," Boston Better Business Bureau, 1967.

UNIT IX

INSURING YOUR RISKS

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
At the end of this unit, each student will be able to:	
1. Name and explain the basic differences among the four major types of insurance: term, ordinary life, limited payment, and endowment.	Oral or written
2. Make a chart showing each of the four types of insurance in regard to (a) what is provided, (b) relative payments, (c) relative cash values, (d) limitations, and (e) person for whom best suited.	Project: chart
3. Identify insurance terms by matching.	Quiz
4. Explain briefly the following protection plans: social security, Medicare, Medicaid, and MediCal.	Quiz

UNIT IX
INSURING YOUR RISKS

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Life Insurance.	
1.1 Purpose.	Students work on a vocabulary as the unit progresses.
.Protection	
.Savings	Ask an agent from a reliable insurance company to give basic information to class. (Often there is a student in class who has a relative or friend in this occupation.)
1.2 Terminology.	
.Premium	
.Beneficiary	Present case situations and have class suggest recommendations regarding these insurance problems. (Supplement: "Life Is a Risky Business")
.Face value	
.Cash value	
.Grace period	
.Dividends	
1.3 Types of term insurance policies.	Read the story concerning what can happen if inaccurate information is given concerning life insurance. (Supplement: "\$100,000 or Nothing")
.Regular term	
.Decreasing term	
.Group term	Make a chart listing types of insurance including the following information:
.Combination	(a) what is provided, (b) general description of payments, (c) cash value, (d) limitations, (e) person for whom best suited. (Supplement: <i>Instructional Mini Packet: "Simple Comparison of Life Insurance Types"</i>)
1.4 Types of cash value policies.	
.Ordinary life	
.Limited-payment life	
.Endowment	

RESOURCES:

- "Family Life Insurance," Agricultural Extension Service, University of California, 90 University Hall, Berkeley, CA 94720, #HXT16, 25¢.
- R. Wilfred Kelsey and Arthur C. Daniels, "Handbook of Life Insurance," Institute of Life Insurance, 277 Park Avenue, New York, N.Y. 10017 (free).
- Troelstrup, Chapter 13: "Buying Protection: Social Security, Life Insurance, and Annuities."
- "Illinois Teacher for Contemporary Roles," University of Illinois, Vol. XIII, No. 2, November-December, 1969.

UNIT IX
INSURING YOUR RISKS

CONTENT	METHOD / MEDIA / ACTIVITY
2.0 Health Protection.	
2.1 Hospitalization.	
2.2 Surgical and physician's expense insurance.	
2.3 Major medical insurance.	
2.4 Accidental death and dismemberment.	
2.5 Disability (loss of income)	
2.6 Dental care insurance.	
2.7 HMO-Health Maintenance Organizations.	Explain new concept of HMO. (see Resources)

RESOURCES:

"1972-73 Source Book of Health Insurance," Health Insurance Institute, 277 Park Avenue, New York.
 Gerald M. Knox, "How to Get More Health Coverage for Less," Better Homes and Gardens, December, 1973, p. 8. - article regarding HMO's.

UNIT XI
INSURING YOUR RISKS

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Social Security.	
3.1 Financing the plan.	Invite a social security representative to speak to class.
3.2 Accumulating credit.	
3.3 Keeping reliable records.	Ask someone receiving social security benefits to explain what the program means to her/him.
3.4 Figuring benefits earned.	Have class members assume they are employed by the Social Security Administration. Give them problems concerning cases that need to be solved.
4.0 Social Health Insurance.	
4.1 Types of social health insurance.	
.Medicare (for aged persons)	
.Medicaid (for low income persons)	
.MediCal (Calif. state program for medically indigent)	Bring out the pros and cons of social health insurance (for example: pro= prolonged and serious illness has been known to financially ruin a family; con = the system and the needs are so great that services may be sacrificed).
4.2 Pros and cons of social health insurance.	

RESOURCES:

Jelley and Herrmann, Chapter 20.
 Local Office of Social Security Administration (material provided).
 "1972-73 Source Book of Health Insurance," Health Insurance Institute,
 277 Park Avenue, New York.
 Troelstrup, Chapter 12.

UNIT IX

INSURING YOUR RISKS

SUPPLEMENTARY MATERIALS

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LIFE IS A RISKY BUSINESS*

It is a typical spring morning in Centerville. On Sycamore Drive, the sidewalks are strewn with tricycles, scooters, and various other toy vehicles--indicating that this is a street where small children play. Mr. Mowbray, who lives at 416, is mowing his lawn. He has been home from work for a few days because of an accident at work and is just getting back on his feet. On the vacant lot across the street from the Mowbray home, a hotly contested ball game is in progress.

Mrs. Jenkins is burning trash just behind her garage. There was a lot of junk in that garage, and this seemed like a good day to clean it out.

Andy Patterson, 17, is backing the car out of the driveway. It was a great day for Andy when he received his driver's license last month. Right now there are many things on his mind--the play at school in which he is trying out for a part, the chance of getting a summer job at the local drug store, and, most important of all, his plans for buying a car of his own.

Mr. Barton who retired last year after 40 years in the office of the Brick and Tile Company, is resting in his favorite chair on his new screened-in back porch.

Thoughts of danger are far from anyone's mind this bright morning. But even on this pleasant street, dangers and risks of all kinds are lurking.

(NOTE TO THE TEACHER: At this point the students could have been asked to complete the story. For this teacher's objectives, though, it seemed more effective to lead into a discussion, with such questions as:

1. Can you name some of the dangers?
2. What is meant by a risk?
3. How can risks be shared?

This should make the concept of insurance clearer than it often is to students, and they could proceed to analyze the kinds of insurance needed by the people on Sycamore Drive. Perhaps their curiosity would be piqued enough for them to ask questions about costs of insurance and about the policies. If students were asked to make recommendations regarding how various people on the street should react to an insurance salesman's call, they could be led to high levels of cognition.)

*Reprinted from Illinois Teacher for Contemporary Roles, Urbana, Illinois: Division on Home Economics Education, University of Illinois, Vol. XIII, No. 2, November-December, 1969. p. 74.

\$100,000 OR NOTHING--A STORY ABOUT LIFE INSURANCE*

by Allan Vogelsang

"I don't know what to do, Nancy," Lynda complained as she sipped her cup of coffee. "I had this \$100,000 life insurance policy on my ex-husband for three years, you know. Well, now that he's dead," she paused and dabbed daintily at her completely dry eyes with a pink tissue, "the insurance company refuses to pay me the money!"

"Gosh, Lyn, how awful for you!" Nancy commiserated, reaching out and squeezing Lynda's hand, sympathetically. "Why won't they pay? Did they say?"

"Oh, they said all right. They gave me a list!"

"A list! Were there that many reasons?" Nancy was incredulous.

"I'll say!" Lynda replied, disgustedly. "They started out by reminding me that I lied to them on the application when I said George had never had a heart attack."

"You didn't."

"Sure I did. How else could I have gotten that much insurance?"

"I often wondered," Nancy admitted. "But you said they sent you a list. What else was on it?"

"Oh, they said something about my not having an 'insurable interest' in dear old George when he died," Lynda replied. "You know. 'Cause we were divorced by that time."

"Is that bad? The insurable interest bit, I mean."

"I guess so. They said I had to have it to collect. But then, that was only part of it. It seems that since George committed suicide, the policy is void anyway--or so they say." Lynda lowered her head dejectedly.

"You poor dear, to have to listen to that from those mean insurance people!" Nancy said, consolingly, while filling Lynda's nearly empty cup with fresh coffee. "Sugar?"

*Reprinted from Illinois Teacher for Contemporary Roles, Urbana, Illinois: Division of Home Economics Education, University of Illinois, Vol. XIII, No. 2, November-December, 1969. pp. 75-76.

"No, thanks, hon. I like it black. Especially when I'm upset like this." Lynda lifted her cup. Setting the cup back on the coffee table, she continued. "And, as if that weren't bad enough, they found out that George was 45 years old instead of only 35, as I'd told them. According to them, that makes the policy void, too."

"Well," Nancy said, "if I were you, I'd fight them. Go get yourself a good lawyer!"

"Oh, what's the use?" Lynda said in a tired voice. "I forgot to pay the premium on January 25, and George went and killed himself on January 30-- the louse! That means, or so the insurance company told me, that the policy wasn't in force at the time of old Georgie's death." She gazed around the room, sadly taking note of all the material wealth which belonged to Nancy rather than to her. Mentally she had already spent about half of the hundred thousand. She said, "Boy, I could almost taste that bundle!" She lifted her cup, which had been refilled again by that excellent hostess, Nancy, and drank.

(NOTE TO TEACHER: The story can be followed by a role playing session between Lynda and her attorney. The attorney could be the teacher, a resource person, or a student who had been primed for the role by previous reading and discussion with appropriate persons.

In the role playing session, Lynda and the class learn the following regarding the insurance company's disclaimer of liability:

1. The fact that Lynda lied about her husband's heart attack would not be relevant after three years because of the "Incontestable Clause."
2. The divorce would not release the company from liability because an insurable interest is not necessary at the death of the person whose life was insured, provided it was present when the policy was first taken out.
3. The suicide clause usually provides that the company will pay for death from this cause after the policy has been in force for two years.
4. The misstatement of George's age only reduces the amount payable to the beneficiary to that which would be payable for the amount of premium paid. It does not void the policy.
5. The fact that George killed himself after the premium was due does not excuse the company from paying, because his death occurred within the 30-day grace period.

The "attorney" would have real insurance policies to support his statements which would be shown or read to the class. If some companies' policies differ on these points, this would be pointed out. State insurance laws vary. Contact your state insurance commissioner in the capital of your state.)

INSTRUCTIONAL mini packet CONSUMER EDUCATION

SIMPLE COMPARISON OF LIFE INSURANCE TYPES



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR OF HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Insurance

Developed by Virginia Strain
Villa Park High School, Orange,
in cooperation with Carole Bielefeld,
Orange County Department of Education.
1974

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TITLE: Simple Comparison of Life Insurance Types

GRADE LEVEL: 9 - 12

RESOURCES:

For better background on the subject of life insurance, the teacher might refer to the following suggested resources:

"Family Life Insurance," Agricultural Extension Service, University of California, 90 University Hall, Berkeley, CA 94720, #HXT16, 25¢.

"Understanding Life Insurance for the Family," Cooperative Extension Work in Agriculture and Home Economics, College of Tropical Agriculture, University of Hawaii, Honolulu, Hawaii 96822. (free)

R. Wilfred Kelsey and Arthur C. Daniels, "Handbook of Life Insurance," Institute of Life Insurance, 277 Park Avenue, New York, N. Y. 10017. (free)

HOW TO USE:

1. Define the following life insurance terms:

- beneficiary
- cash value
- dividend
- face value
- grace period
- loan value
- policy
- premium
- settlement options

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2. Discuss the following questions:

- a. What two purposes are served by life insurance?
- b. If you were the beneficiary and were paid \$60,000 of life insurance, how much of it would be taxable according to California State Inheritance Tax?
- c. As a "rule of thumb," how much protective life insurance should the typical family carry in comparison to its income?
- d. Since every family is different in its needs for the purchase of life insurance, there are some basic guides one can use. What are some guides that should be examined?

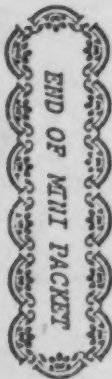
3. Complete the chart "Descriptions of Four Basic Types of Life Insurance" to find clues that will help you respond to the situations below:

- a. Mike has just graduated from high school. He is starting to work and is not immediately thinking of marriage. Would you advise him to purchase life insurance? If not, why not? If so, what kind and how much?
- b. Mr. Adams has a flourishing law profession. He and his wife have no children. Mrs. Adams does not work. He would like to retire at 60, yet he wants to have adequate insurance protection for his wife in the event of his death. Would you advise him to buy an ordinary life (straight life) policy? Why or why not?
- c. Dick and Sara Butler both work. Their dream is to travel some day. They have decided to buy two endowment policies. This will allow them protection while they are saving for this goal. Did they make a wise choice?
- d. Matt and Liz got married as soon as they graduated from high school. Liz doesn't plan to work until the children are in school. Matt knows if something happens to him his family will be faced with financial problems. Someone told him that he should plan now for his children's college education so that they would be in a better financial situation than he is. Wanting to do the right thing, he decided to purchase endowment policies for the two older children (boys). Do you think he made a wise decision? Why?
- e. Sherry and Sam are behind in their house payments. They need to borrow some money until they get a refund on their income tax. Someone reminded them that it might be cheaper to borrow on their insurance savings. What kind of policy need they have? Would you go along with this idea? Will they have to pay back the amount they borrow? Do they have to pay interest on what they borrow?

- f. Ellie is in her second year of college. Her family is partially financing her education. Ellie works part-time to help out. She is beginning to worry about being an extra expense on her parents, even though they can afford to pay all of her expenses. She believes the least she can do is to provide her parents with some cash in case she dies. She buys a small term insurance policy. What is your reaction to her decision?
4. Divide into groups and decide on your own situation to present to the other groups. They can either advise you on what to do or agree/not agree on what you have already decided. In either case, have answers to your situations figured out.

DESCRIPTIONS OF FOUR BASIC TYPES OF LIFE INSURANCE

TYPES OF INSURANCE	PROVISIONS	RELATIONSHIP OF PREMIUM PMT.	DOES IT BUILD CASH VALUE?	LIMITATIONS	WHO SHOULD BUY IT?	RELATIVE COST
TERM						
ORDINARY LIFE (or STRAIGHT LIFE or WHOLE LIFE)						
LIMITED PAYMENT						
ENDOWMENT						



UNIT X

HAVING FUN WITH AND WITHOUT MONEY

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
---------------------------------	------------

At the end of this unit, each student will be able to:

- | | |
|--|-------|
| 1. Distinguish among (a) leisure, (b) free time, and (c) recreation. | Quiz |
| 2. Identify three activities in each of the above categories in which the student already participates and three activities in the above categories for potential development. | Essay |

UNIT X
HAVING FUN WITH AND WITHOUT MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 The Leisure Boom.	
1.1 Leisure defined.	Distinguish among: (a) leisure, (b) free time, and (c) recreation. (see Resources: "The Counter Culture of Leisure")
1.2 Factors responsible for more leisure time	Discuss the reasons for more leisure time and the challenges we have because of this.
1.3 Distribution of leisure among the population.	Discuss distribution of leisure time among the population.
1.4 Spending for leisure.	
Where the money goes:	
..recreation: sports, equipment, and activities... 48%	
..vacation, recreation trips... 38%	
..travel abroad 7%	
..vacation land and lots..... 5%	

RESOURCES:

James F. Murphy, "The Counter Culture of Leisure," Parks and Recreation, February, 1972.
 Oppenheim, Chapter 9, "Leisure and the American Family."
 Morris Gill, Consumer Education Series: Health and Leisure, Pendulum Press, Inc., El Monte, California, 1973. \$1.25

UNIT X
HAVING FUN WITH AND WITHOUT MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
.Items purchased by Americans for leisure: ..recreation-sports equipment (air-planes, athletic gear, bicycles, boats, campers, toys, etc.) ..radio, television sets, records, instruments ..books, magazines ..admissions to sports, movies, and cultural events ..clubs and fraternal organizations ..garden materials ..race track ..other "personal consumption activities"	Use <u>U. S. News and World Report</u> article to compare the amount of money spent on leisure activities in the last five years. (see Resources)

RESOURCES:

"Leisure Boom: Biggest Ever and Still Growing," U. S. News and World Report, April 17, 1972, pp. 42-45.

UNIT X
HAVING FUN WITH AND WITHOUT MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
1.5 Sources of leisure activity information.	Discuss the abundance of material available and organizations which provide information on leisure activity. Have each student choose an area of interest and write for free material from one source of information. Share the material. (see Resources)
2.0 Recreation.	
2.1 What is recreation?	"Recreation" definition: refer to <u>Introduction to Community Recreation</u> (see Resources)
2.2 Importance of recreation.	
2.3 Major outdoor recreational activities	Promote discussion among students as to likes and dislikes in recreation. Which require a sharing experience and which are characteristic of a one-person experience?
.Picnicking	
.Swimming	
.Playing outdoor sports	Use <u>U. S. News and World Report</u> article on page 43. (see Resources)
.Attending sports events	Each student could rearrange the list of recreational activities to suit his preferences. Compare to national priorities.
.Walking for pleasure	
.Fishing	
.Boating	
.Bicycling	
.Camping	
.Nature walks	

RESOURCES:

- Patricia B. Edwards, You've Got to Find Happiness, It Won't Find You, Nash Publishing, Los Angeles, 1971. (Gives 22 pages of leisure time activities.) May be available in public library.
- George D. Butler, Introduction to Community Recreation, 4th ed., McGraw Hill Book Company, New York, 1967.
- "Leisure Boom: Biggest Ever and Still Growing," U. S. News and World Report op.cit., p. 43. (Gives number of Americans over nine years of age who participated in major outdoors recreational activities.)
- Booklets from Automobile Club of Southern California, 1973: "Southern California Bicycling;" "Camping, California South Portion," map, etc.; "Mountain Trail Hiking" (Southern California); "Rockhounding" (Southern California); "Guide to Safe Motorcycling."

UNIT X
HAVING FUN WITH AND WITHOUT MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
.Hunting .Horseback riding .Bird watching .Wildlife photography	
3.0 Hobbies. (creative and otherwise)	
3.1 Arts and crafts.	Invite persons who have special or unusual interests or hobbies to share these with class. Students could go to the library to locate unusual hobby books. Have someone relate experiences of traveling to Europe on a "shoestring." Students might call, write, or visit the American Youth Hostel, Inc., 7603 Beverly Blvd., Los Angeles 90036 (213 - 933-4412). Office hours are MTThF: 1-5 pm, Wed.: 7-9 pm. The youth hostel system provides economical lodging throughout the world. Take field trips to unusual "bargain-type" places or the teacher can share her experiences.
3.2 Music	
3.3 Dance	
3.4 Drama/theater	
3.5 Literature/reading	
3.6 Sewing/needlecrafts	
3.7 Gardening	
3.8 Interest clubs	
3.9 Others	
4.0 Travel.	
4.1 City exploring.	
.Industrial tours .Amusements .Dining out .Bargain hunting .Other shopping .Other	

RESOURCES:

Special interest and hobby books from the library.
 "Industrial Tours" (Southern California), Automobile Club of Southern California, 1972.
 Barbara Patridge, Bargain Hunting in L. A., J. P. Tarcher, Inc., 1972. (9110 Sunset Blvd., Los Angeles, CA 90069)
 Monte Gast, Getting the Best of L. A., J. P. Tarcher, Inc.
 George Lowe, Where Can We Go This Weekend?, J. P. Tarcher, Inc.
 Lois Dwan, Los Angeles Restaurant Guide, J. P. Tarcher, Inc.
 "Westways," Automobile Club of Southern California, published monthly (particularly note section: "Western Events" and "Let's Explore a Byway").
 "Know Before You Go," Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402, 1973. 30¢

UNIT X
HAVING FUN WITH AND WITHOUT MONEY

CONTENT	METHOD / MEDIA / ACTIVITY
4.2 Exploring the countryside.	Share ways in which students' families provide for family fun. Which activities are most meaningful to them? Which ones would they like to carry over or originate as a type of tradition or ritual in their family-to-be?
4.3 Travel via plane and other modes of travel.	
5.0 Family Involvement.	
5.1 Family customs and holidays.	
5.2 Family worship.	
5.3 Games.	
5.4 Camping.	
5.5 Outings.	
5.6 Sports.	
5.7 Picnics.	
5.8 Food preparation and eating.	
5.9 Pets.	
5.10 Others.	

RESOURCES:

Dorothy B. and Clement A. Duran, The New Encyclopedia of Successful Program Ideas, Association Press, New York, 1967.
Virginia W. Musselman, Making Family Get-Togethers Click, Stackpole Books, Harrisburg, Pennsylvania, 1968.

UNIT XI

RESPONSIBILITY TO THE COMMUNITY

TERMINAL PERFORMANCE OBJECTIVES	EVALUATION
At the end of this unit, each student will be able to:	
1. Fill out an income tax form (abbreviated version).	Project
2. Evaluate kilowatt hour consumption.	Written assignment
3. Identify practical ways to conserve energy of all forms.	Oral or written

UNIT XI
RESPONSIBILITY TO THE COMMUNITY

CONTENT	METHOD / MEDIA / ACTIVITY
1.0 Paying Federal Taxes.	
1.1 Types of taxes.	Provide students with income tax forms available at Internal Revenue Service office. (These forms are also available early in the year prior to April 15 in banks and post offices.) Given a set income, have students fill out the form.
.Income	
.Social Security	
.Estate	
.Gift	
.Excise	
.Customs (duties)	
1.2 How taxes are used.	As a follow up to filling out income tax forms, a speaker from the IRS or a CPA can be present to answer questions.
1.3 System for payment.	
2.0 Paying State and Local Taxes.	
2.1 Types of taxes.	
.Property	
.Sales	
.Licenses	
.Others	
2.2 How taxes are used.	
2.3 System for payment.	

RESOURCES:

Jelley and Herrmann, Chapter 25, "Introduction to Taxes," pg. 408. (Note the chart regarding distribution of tax money on page 412, "Typical Uses of Funds.")

Troelstrup, Chapter 15, "Expenditures and Taxes for Government Service," pg. 501.

"Your Social Security," Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402, Stock No. 1770-0165. 15¢

UNIT XI
RESPONSIBILITY TO THE COMMUNITY

CONTENT	METHOD / MEDIA / ACTIVITY
3.0 Casting Political Votes.	
3.1 Acquire knowledge about our political system.	The students should be able to identify their own local congressmen. If an issue is of concern, the students could write a letter or a telegram (which would form more concise thought). (<i>Supplement: Instructional Mini Packet, "Legislation"</i>)
4.0 Casting Economic Votes.	
4.1 Make wise decisions regarding commodities and services.	
5.0 Conserving Resources.	
5.1 Water	Student committees can work on each topic and decide its importance and ways to conserve resources and avoid pollution. Refer to daily newspaper and/or recent materials as listed in <u>Reader's Guide to Periodical Literature</u> .
5.2 Power	
5.3 Oil	
5.4 Metals	
5.5 Forests	Students can figure energy usage in home. (<i>Supplement: Instructional mini packet, "Energy Conservation"</i>)
5.6 National parks	Students can play "The Save A Watt Game." (see Resources)
5.7 Others	

RESOURCES:

"Why We Must Teach Energy Efficiency," What's New in Home Economics, October, 1973, page 9+. Includes "The Save A Watt Game" or write to Consumer Affairs Department, Room 1625-s, Consolidated Edison, 4 Irvine Place, New York, New York 10003.

UNIT XI
RESPONSIBILITY TO THE COMMUNITY

CONTENT	METHOD / MEDIA / ACTIVITY
6.0 Avoiding Pollution.	
6.1 Air pollutants.	Students could design a pollution poster.
6.2 Trash.	
6.3 Noise.	Review "Noise: Unwanted Sound." (see Supplement)
6.4 Residues.	
7.0 Develop Metric Knowledge.	Show transparencies and materials suggested in "SI...A Metric Workbook for Teachers of Consumer and Homemaking Education." (see Resources)

RESOURCES:

Carole Bielefeld, "SI...A Metric Workbook for Teachers of Consumer and Homemaking Education," Orange County Department of Education, P. O. Box 11846, Santa Ana, CA 92711. (\$1.50 for teachers out of Orange County, California)

"Everyday Ways to Cut Down on Pollution," (reprint) Changing Times, The Kiplinger Magazine, 1729 H Street, NW, Washington, D. C. 20006, 1971.

"The Next Sound You Hear May Be Just Too Much," (reprint) Changing Times, The Kiplinger Magazine, 1729 H Street, NW, Washington, D.C. 20006, 1971.

UNIT XI

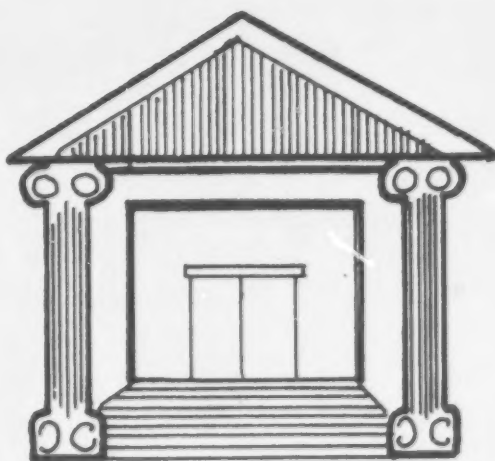
RESPONSIBILITY TO THE COMMUNITY

SUPPLEMENTARY MATERIALS

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

LEGISLATION



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR OF HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Legislation

Developed with materials from
Barbara Erickson, Sacramento, CA
by Carole Bielefeld, Orange County
Department of Education
1974

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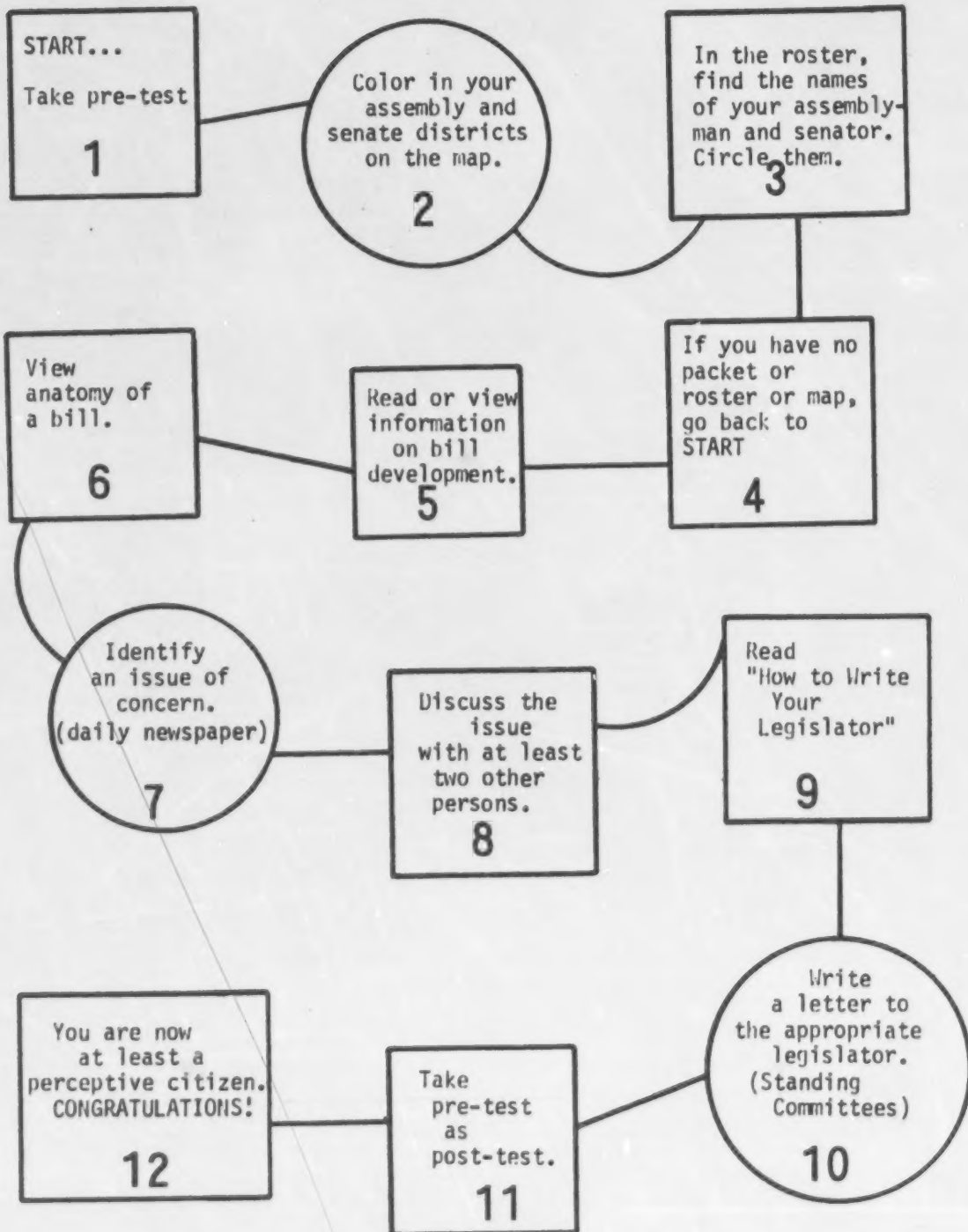
TITLE: CHEA Legislative Packet

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Use "treasure hunt" to progress through legislative learnings.
2. For steps 5 and 6, duplicate or use overhead transparencies to discuss information.
3. To locate an issue of concern (step 7), use daily newspapers or have available "Consumer Affairs--Consumer Legislation Summary" from Robert Harvey, Chief, Division of Consumer Services, Department of Consumer Affairs, Room A547, 1027 H Street, Sacramento, CA 95814.

"TREASURE HUNT"



YOUR LEGISLATIVE I.Q.

how do you rate as a citizen?

astute?

perceptive?



passive?

second class?

- _____ 1) Have you registered to vote?
- _____ 2) Did you vote in the most recent general election?
- _____ 3) Have you ever written a letter on some legislative issue to a legislator?
- _____ 4) Have you listened to or read carefully a speech or article written in opposition to a legislative issue you support?
- _____ 5) Have you ever visited the State Legislature or a State Legislative committee hearing?
- _____ 6) Have you ever met and/or talked with your State Senator or State Assemblyman?
- _____ 7) Can you give the first and last name of your State Senator or State Assemblyman?
- _____ 8) Can you give the first and last name of your California U.S. Senator or Assemblyman?
- _____ 9) Have you ever read a legislative bill?
- _____ 10) Do you understand the process of how an idea becomes a law or does not?

TO SCORE: Count three points for each YES answer.

- | | |
|--------------|--|
| 27-30 points | An ASTUTE CITIZEN |
| 21-24 points | A PERCEPTIVE CITIZEN |
| 12-18 points | A PASSIVE CITIZEN |
| 0-12 points | A SECOND CLASS CITIZEN. . .shame on you! |





SENATORIAL DISTRICTS

SB
62

1973
REGULAR SESSION
3/19/73

California Legislature
Senate Committee
on Elections and Apportionment
LEGISLATIVE COUNCIL
UNIVERSITY MICROFILMS
SERIALS ACQUISITION
300 N ZEEB RD
ANN ARBOR MI 48106



ASSEMBLY DISTRICTS

Chapter 3

1965 Second Extraordinary Session

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 JOHN A. STEIN, JR.
 State Assemblyman, District 38, Los Angeles County



CALIFORNIA HOME ECONOMICS ASSOCIATION

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Song, Alfred H.	Attorney	D	26	5048	5-3386	Los Angeles	2337 S. Garfield, Monterey Park 91754
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*Beebe, Paul	Vacancy		53	34			
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*Beverly, Robert G.	Attorney	D	10	66	2013	5-8528	1035 Detroit Ave., Suite 400, Concord 94518
*Briggs, John V.	Insurance Broker	R	60	99	3130	5-7448	1400 N. Harbor Blvd., Suite 248, Fullerton 92632
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Cabrera, Victor	Full-Time Legislator	D	21	19	5130	5-7632	270 Grant Ave., Room 360, Palo Alto 94306
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*Carpenter, Paul B.	Full-Time Legislator	D	71	27	4009	5-4233	1284 Valley View, Suite 217, Garden Grove 92645
*Chacon, Peter R.	Teacher	R	79	29	4167	5-4610	1106 Federal Blvd., Suite 207, San Diego 92105
*Chapman, Eugene A.	Rancher	R	3	42	5150	5-7208	Room 1159 State Capitol, Sacramento 95814
Choi, Fred W.	Attorney	D	58	58	2184	5-8492	2750 Bellflower, Suite 210-C, Long Beach 90815
Chombar, Larry	Hardware Store Operator	D	34	67	2167	5-1266	807 West Avenue J, Lancaster 91344
*Choi, Robert C.	Financial and Tax Consultant	R	37	61	3104	5-7676	19240 Nordhoff St., Suite 208, Northridge 91324
*Collins, John L. E. "Bud"	Businessman	R	61	13	3098	5-7234	101 S. First Ave., Suite S, Arcadia 91006
*Covens, William	Full-Time Legislator	R	76	48	4155	5-2790	550 W. Broadway, Suite 2-A, Vista 92083
*Culler, Mike	Legislator	D	57	23	5144	5-7454	444 West Ocean Blvd., Long Beach 90802
Davis, Pauline (Mrs.)	Full-Time Legislator	D	1	48	4140	5-7266	P.O. Box 1071, Pomona 91767
Dedden, Walter P.	Teacher	D	80	53	4168	5-7556	915 Third Ave., Suite 219, Chula Vista 92011
*Dixon, Julian C.	Full-Time Legislator	D	49	8	5016	5-8800	2907 W. Vernon, Los Angeles 90008
Duffy, Gordon W.	Optometrist	R	32	40	4001	5-2911	121 N. Dowry, Room 8, Hanford 91330
Egland, Loma H. (Mrs.)	Teacher	D	24	36	5143	5-8243	567 W. Alma, San Jose 95125
*Fenton, Jack R.	Attorney	D	59	70	4111	5-0854	1401 W. Beverly Blvd., Montebello 90640
*Fors, John Francis	Attorney	D	16	9	3091	5-8253	150 McAllister St., Room 1046 State Bldg., San Francisco 94102
*Garcia, John R.	Rancher-Businessman	D	7	40	4009	5-8441	218 W. Pine St., Lodi 95240
Goggin, Terry	Attorney	D	66	65	2176	5-4841	515 N. Arrowhead Ave., Suite 202, San Bernardino 92401
*Greene, Bill	Full-Time Legislator	D	67	38	2188	5-7098	203 E. Vernon Ave., Los Angeles 90021
*Greene, Leroy F.	Civil Engineer	D	6	16	5139	5-7807	1718 Marconi Ave., Carmichael 95608
*Gualco, Eugene T.	Attorney	D	5	31	4017	5-4445	Room 4017 State Capitol, Sacramento 95814
Hart, Gary K.	Educator	D	35	37	4177	5-8292	1129-B State St., Suite 1, Santa Barbara 93101
*Hayden, Richard D.	Full-Time Legislator	R	22	32	4164	5-8105	21060 Himmestad Rd., Cupertino 95014
Ingalls, Walter M.	Attorney	D	68	55	2091	5-1720	3610 Central Ave., Suite 106, Riverside 92506
*Kaploff, Lawrence	Attorney	D	78	15	2165	5-7210	424 Pennsylvania Ave., San Diego 92101
Kearse, Barry	Attorney	D	2	37	5119	5-1860	513 G St., Eureka 95501
*Kerr, Jim	Businessman	D	39	34	2196	5-8430	109 S. MacKay St., Suite 101, San Fernando 91340
*Knox, John T.	Attorney	D	11	2	2148	5-7890	5607 MacDonell Ave., Richmond 94805
Lancaster, Bill	Full-Time Legislator	R	62	14	5156	5-9234	572 E. Rowland Ave., Covina 91723
Lanterman, Frank	Land Developer	R	42	4	2120	5-8211	106-A S. Los Robles, Pasadena 91101
Lewis, Jerry	Life Underwriter	R	67	47	2151	5-7552	101 S. Sixth St., Redlands 91271
*Larkyer, Bill	Full-Time Legislator	D	34	51	3132	5-8160	14095 E. 14th St., San Leandro 94578
*MacDonald, Ken	Businessman-Legislator	D	16	20	5120	5-7402	1212 Loma Vista Rd., Suite 110, Ventura 91303
*Maddy, Kenneth L.	Attorney	R	10	90	2016	5-7550	1221 Van Ness Ave., Suite 620, Fresno 93721
*McAlister, Almer	Attorney	D	25	46	3112	5-7874	1191 E. Santa Clara St., San Jose 95116
*McCarthy, Leo T.	Attorney	D	18	76	3164	5-8994	150 McAllister St., Room 1046 State Bldg., San Francisco 94102
*McLennan, Robert	M.D.	R	61	75	4015	5-6047	8201 Fourth St., Suite D, Downey 90241
McVittie, Bill	City Attorney	D	65	64	5168	5-6490	1601 W. Sixth St., Ontario 91762
Mende, Ken	Attorney	D	12	70	4140	5-7154	1921 Grand Ave., Oakland 94610
*Miller, John J.	Attorney-Legislator	D	11	18	4112	5-7442	1801 Christie St., Suite 615, Emeryville 94608
*Mintier, Ernest N.	Farmer	R	13	21	5156	5-8114	500 W. Shaw, Suite 210, Fresno 93704
*Montoya, Joseph B.	Full-Time Legislator	D	60	10	4098	5-7781	142 North First St., La Puente 91744
*Murphy, Frank, Jr.	Attorney	R	28	5	2114	5-4494	215 W. Franklin St., Suite 102, Monterey 93940
*Nestande, Bruce	Full-Time Legislator	R	70	22	6011	5-2770	640 N. Tuscan Ave., Suite C, Orange 92667
*Nimmo, Robert P.	Agriculture/Military	R	29	72	6001	5-7791	1011 Pacific St., Suite D, San Luis Obispo 93401
*Papen, Louis J.	Insurance/Real Estate Broker	D	19	44	3152	5-8020	Suite 143-B, Serranito Plaza, Daly City 94015
Perron, Carmen	Printer	D	26	33	5175	5-7911	11 E. Channel St., Suite 106, Stockton 95202
*Probst, Paul	Retailer	R	18	60	5140	5-8166	4881 Topanga Canyon Blvd., Suite 200, Woodland Hills 91364
Ralph, Leon	Full-Time Legislator	D	48	12	3151	5-2361	9512 S. Central Ave., Los Angeles 90002
*Robinson, Richard	Full-Time Legislator	D	72	45	4001	5-7313	822 N. Broadway, Santa Ana 92701
*Rothenberg, Herschel	Typographer	D	41	80	5160	5-7940	9415 Beverly Blvd., Los Angeles 90048
Siegler, Alfred C.	Educator	D	8	17	2169	5-8102	920 College Ave., Suite 1, Santa Rosa 95404
Servino, Alan	Attorney	D	44	15	2140	5-7928	420 S. Beverly Dr., Suite 208, Beverly Hills 90212
Scott, Tom	Businessman	D	75	56	4160	5-7812	247 E. Taftgate McCallum Way, Palm Springs 92262
Thomas, Vincent	Legislator	D	52	11	4116	5-7908	255 W. Fifth St., Suite 508, San Pedro 90711
Thomas, William	Teacher	R	33	74	6005	5-8498	2025 18th St., Bakersfield 93311
*Thurman, John E., Jr.	Dairy Farmer	D	27	30	4130	5-8170	910 15th St., Modesto 95354
Torres, Ari	Full-Time Legislator	D	56	77	6003	5-1670	2211 S. Atlantic Blvd., Monterey Park 91754
*Tucker, Curtis R.	Full-Time Legislator	D	50	39	4007	5-7511	161 N. LaBrea Ave., Suite 108, Inglewood 90301
*Vasconcelos, John	Layoff	D	23	52	4144	5-4253	2415 Forest Ave., San Jose 95128
Vicente, Frank	Full-Time Legislator	D	14	26	3141	5-7446	6040 E. Alondra, Suite D, Paramount 90711
*Warren, Charles	Attorney	D	46	1	2126	5-7644	1411 W. Olympic Blvd., Suite 108, Los Angeles 90015
Wilson, Bob	Attorney	D	77	54	4126	5-6161	104 W. Park Ave., El Cerrito 94520
Wornum, Michael	Architect	D	9	63	5104	5-7827	21 Tamar Vista, Corte Madera 94925
*Zberg, Edwin L.	Attorney	D	4	28	5135	5-8168	2411 11th St., Sacramento 95818

OFFICERS OF THE ASSEMBLY

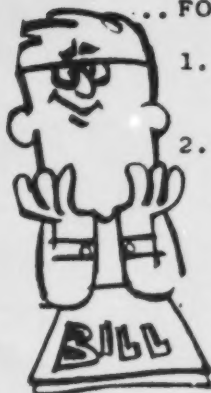
Name	Title	Mailing Address
McCarthy, Leo T.	Speaker	150 McAllister St., San Francisco 94102
Papen, Louis J.	Speaker pro Tempore	Suite 143-B Serranito Plaza, Daly City 94015
Berman, Howard L.	Minority Floor Leader	13719 Ventura Blvd., Sherman Oaks 91403
Beverly, Robert G.	Minority Floor Leader	1611 S. Pacific Coast Highway, Redondo Beach 90277
Dracoll, James D.	Chief Clerk	State Capitol, Room 1194, Sacramento 95814
Flury, Anabel	Minute Clerk	State Capitol, Room 1194, Sacramento 95814
Beard, Tony	Sergeant at Arms	4415 S. Park Drive, Sacramento 95821
McAllister, Rev. Fr. Leo	Chaplain	Immaculate Conception Church, 2549 12nd St., Sacramento 95811

* War Veterans

* Assemblyman Be, deceased November 29, 1974



... FOLLOWING A BILL THROUGH THE LEGISLATIVE SESSION.....



1. Within the meaning of the Rules, the word "bills" includes concurrent and joint resolutions and constitutional amendments.
2. Each bill is assigned a number and contains this information:
date,
author or authors
committee to which it is assigned for first hearing.
legislative counsel's Digest
vote required,
appropriation, yes or no.
Senate Finance or Ways and Means committee, yes or no.

30 days
OR

MORE
FOR

ACTION
NOW!

- During a regular session, the date of the 31st day after the introduction of the bill is noted..... this is when bill can be acted upon in a committee for the first time.
4. This is the time for action..... lobbyists, special interest groups, PEOPLE (you) give facts, offer evidence in support or opposition to the bill.
Legislators gather information, make decisions. Committee legislative consultants do much of the research and analyze the bill.
 - 5 The committees serve as the basic working units of the Legislature. But many times, before the committee finally hears the bill, the votes are nurtured and courted by special interest groups.
 6. The committee vote decides the fate of the BILL..... if it is a yes vote, the bill proceeds on to the floor of the Senate or Assembly (depending of the origin of the bill).
...If it is a no vote, the bill is dead.... doesn't go anywhere.
...If it is amended, the bill gets another vote and more consideration.
...If the bill needs to be heard in the Senate Finance or the Assembly, Ways and Means committee it probably contains a request for funds or implied cost to the State.
 7. When the bill is voted on in the Senate and Assembly..... no testimony is heard from the public or the lobbyists.
...It requires 41 votes in the Assembly to pass a bill.
...It requires 21 votes in the Senate to pass a bill.
 8. The bill then proceeds through the "other side" of the Legislature ... Amendments made have to be agreed upon by the other house before passage of the bill is complete.
 9. ACTION occurs again, as people, lobbyists, special interest groups again assail the legislators with pleas of concurrence with their desires.
More committee hearings..... then a vote on the house floor.....
If the vote is no, the bill is dead.
If the vote is yes.... the bill goes to THE GOVERNOR



WHO SIGNS IT INTO LAW ? ? ? ? ? OR VETOES IT INTO NOTHING!

THIS BALL GAME IS NEVER OVER UNTIL THE LAST INNING IS FINISHED!



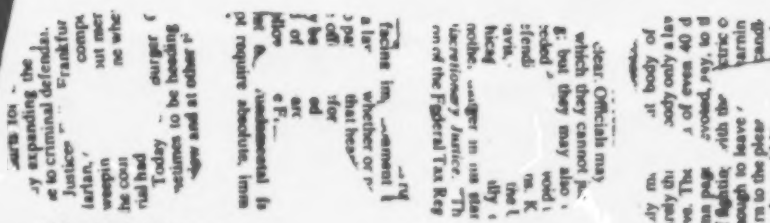
Anatomy of a Bill

	AMENDED IN SENATE JUNE 30, 1972 AMENDED IN ASSEMBLY JUNE 13, 1972 AMENDED IN ASSEMBLY MAY 9, 1972	Dates of Amendments
	CALIFORNIA LEGISLATURE—1972 REGULAR SESSION	Date of Session
Which house?	ASSEMBLY BILL	Identifying Number for Current Session
Author	Introduced by Assemblyman Meade	
	March 13, 1972	Date Introduced
	REFERRED TO COMMITTEE ON HEALTH	First hearing in this Committee
Code this bill affects	An act to amend Section 26559 of the Health and Safety Code, relating to foods.	
	LEGISLATIVE COUNSEL'S DIGEST	
	AB 1670, as amended, Meade (Health). <u>Food labeling.</u> Designates as misbranded any food fabricated from two or more ingredients, rather than any such food for which no standard of identity exists, unless it bears a label clearly stating the common or usual name of each ingredient in descending order of predominance by weight. Specifically excludes alcoholic beverages and any food sold for consumption on or off the premises of any restaurant, as defined, in the course of its business as a restaurant, and specifically includes meat and dairy products.	This is not the full content of this bill.
Assembly Ways & Means, Senate Finance must approve!	Requires the State Department of Public Health in adopting regulations relating to these provisions to take into consideration prescribed federal regulations. Operative July 8, 1974. <u>when!</u> Vote—Majority; Appropriation— <u>No.</u> Fiscal Committee— <u>Yes</u>	
	for retail sales sale that are processed, packaged, or	
	lines delete language	italics are added words

SEND FOR COPIES OF BILLS FROM : Identify the bills by AB--- or SB--- in numerical sequence.
Send a self-addressed stamped envelope for quick service.
Two copies of any single bill are free...a 5¢ charge (up to 31 pages) is charged for extra bills.

Legislative Bill Room
212 State Capitol
Sacramento, California

Send for a roster of Legislative committees, Legislators names and addresses.
Send requests to: Ruth Henderson, 831 La Goleta Way, Sacramento 95825
(new lists not available until February 1973)
For more information on the legislative process and what you can do, send for LEGISLATIVE ALERT PACKET from Ruth Henderson at 50¢ each.



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S.R. Senate-----

action of a Governor in disapproval of a measure.

HOW TO WRITE YOUR LEGISLATOR

Following are some suggestions for writing to your Legislators. We realize that not all Legislators react the same, nor are they all impressed by the same type of correspondence, however, in our experience we believe that the following suggestions would be helpful in communicating with any Legislator.

BE INDIVIDUAL. Never send a carbon copy or a multiple produced letter to your Legislator if you expect him to give it individual attention. In other words, individual attention from a Legislator deserves individual attention from the constituent. If you use stereotyped material the Legislator really has no way of knowing whether it represents your individual ideas or you are merely passing on something that has been given to you.

KEEP IT BRIEF. Legislators are literally swamped with thousands of pieces of correspondence. Most of them like to read all mail from their constituents; however, if the letter runs over one page the Legislator, due to press of time, may set it aside to read later and then never find time to review it. If you have facts or information which back up the premise in your letter, put them on a separate sheet as an attachment and try to keep the body of the letter to no more than one page.

BE POSITIVE. Tell your Legislator in your own words why you think proposed legislation is good or bad. Give him your individual reasons and or reaction. Most Legislators try to make a judgment on legislation on the basis of the best information they have. Your personal thought or idea might just be a new one, or a new way of expressing the situation, which would appeal to the Legislator in such a way as to tip the scale in his thinking. It really doesn't help a Legislator much to get a letter

that says, "please vote against AB 270". He wants to know why!

USE A RIFLE. Do not continually write your Legislator about many items of legislation -- (we call this a shot gun approach). Write only about such matters as are of deep and serious concern. In other words, zero in on the important issues. It has been our experience that if you contact a Legislator on every issue, he really does not know which ones you consider to be really important and may not pay attention to any of your communications.

SAY THANK YOU. When your Legislator casts a good vote, in your opinion, or when he makes a public statement which you believe to be good, drop him a note and thank him for his concern or his interest. We would guess that most Legislators receive letters of condemnation at a ratio of better than ten to one over those of commendation. Every one, and particularly Legislators, likes to receive a pat on the back.

SUMMARY. Write individual letters on important subjects, and express your opinions succinctly, stressing the reasons for your request. Remember to say thank you.

STANDING COMMITTEES OF THE SENATE

Agriculture and Water Resources—(9)—Way (Chairman), Berryhill (Vice Chairman), Ayala, Nejedly, Presley, Richardson, Stiern, Stull, Zenovich. Consultant: Paul Huff. Secretary: Rosemary Deese, phone 5-2206, Room 2037.

Business and Professions—(9)—Schrade (Chairman), Roberti (Vice Chairman), Beilenson, Deukmejian, Marks, Rains, Song, Whetmore, (vacancy). Consultant: James Cathcart. Secretary: Louise Fechner, phone 5-3435, Room 2044.

Education—(11)—Rodda (Chairman), Stull (Vice Chairman), Alquist, Behr, Dunlap, Gregorio, Grunsky, Moscone, Richardson, Smith, Stiern. Consultant: Gerald Hayward. Secretary: Polly Cardner, phone 5-5788, Room 4048.

Elections and Reapportionment—(7)—Rains (Chairman), Richardson (Vice Chairman), Carpenter, Garcia, Holden, Robbins, (vacancy). Consultant: James Browning. Secretary: Elaine Cohen, phone 5-2601, Room 5062.

Finance—(13)—Beilenson (Chairman), Grunsky (Vice Chairman), Alquist, Behr, Carpenter, Collier, Cusanovich, Holmdahl, Petris, Roberti, Rodda, Stiern, Way. Consultant: Cathy Creggan. Secretaries: Pam Hawes and Kevin Matessino, phone 5-3734, Room 5052.

Governmental Organization—(11)—Dills (Chairman), Dunlap (Vice Chairman), Collier, Cusanovich, Deukmejian, Gregorio, Grunsky, Kennick, Wedworth, Whetmore, Zenovich. Consultant: Charles Baldwin. Secretary: Shirley Pearson, phone 5-1193, Room 5046.

Health and Welfare—(9)—Gregorio (Chairman), Whetmore (Vice Chairman), Beilenson, Dills, Garcia, Holden, Marks, Moscone, Schrade. Consultant: William Barnaby. Secretary: Billie Mitchell, phone 5-5965, Room 4038.

Industrial Relations—(7)—Zenovich (Chairman), Robbins (Vice Chairman), Cusanovich, Presley, Rodda, Russell, Stull. Consultant: Casey Young. Secretary: Donna Hanlon, phone 5-5221, Room 2183.

Insurance and Financial Institutions—(9)—Behr (Chairman), Stevens (Vice Chairman), Carpenter, Collier, Rains, Russell, Stiern, Wedworth, Zenovich. Consultant: Robert Keller. Secretary: Charlene Mathias, phone 5-6306, Room 2193.

Judiciary—(11)—Song (Chairman), Petris (Vice Chairman), Carpenter, Deukmejian, Grunsky, Moscone, Presley, Rains, Robbins, Roberti, Stevens. Consultant: Bion M. Gregory. Secretary: Eileen Parker, phone 5-5957, Room 2046.

Local Government—(7)—Marks (Chairman), Presley (Vice Chairman), Ayala, Gregorio, Holden, Stull, (vacancy). Consultant: Stephen Taber. Secretary: Kaye Packard, phone 5-9748, Room 2045.

Natural Resources and Wildlife—(9)—Nejedly (Chairman), Ayala (Vice Chairman), Behr, Berryhill, Dills, Dunlap, Smith, Wedworth, (vacancy). Consultant: Robert Testa. Secretary: Marianne Smitherman, phone 5-5441, Room 2203.

Public Employment and Retirement—(5)—Wedworth (Chairman), Russell (Vice Chairman), Kennick, Robbins, Schrade. Consultant: Robert Bissonnette. Secretary: Shari Clement, phone 5-8658, Room 2191.

Public Utilities, Transit and Energy—(9)—Alquist (Chairman), Holden (Vice Chairman), Cusanovich, Dills, Mills, Nejedly, Rodda, Russell, Smith. Consultant: Robert Foster. Secretary: JoAnn Vanacek, phone 5-9765, Room 2035.

Revenue and Taxation—(9)—Holmdahl (Chairman), Smith (Vice Chairman), Ayala, Deukmejian, Dunlap, Petris, Richardson, Song, Way. Consultant: J. Gould. Secretary: Betty Compton Van Dusen, phone 5-3808, Room 2195.

Rules—(5)—Mills (Chairman), Stevens (Vice Chairman), Berryhill, Kennick, Petris. Executive Officer: John C. Williamson. Secretary: Pat Webb, phone 5-4311, Room 5100.

Transportation—(9)—Collier (Chairman), Garcia (Vice Chairman), Alquist, Holmdahl, Kennick, Marks, Mills, Schrade, Whetmore. Consultant: Robert Hampton. Secretary: Helen Winslow, phone 5-3182, Room 4076.

STANDING COMMITTEES OF THE ASSEMBLY

1975-76 REGULAR SESSION

AGRICULTURE (13)—Thurman (Chairman), Suitt (Vice Chairman), Chappie, Chumbole, Duffy, Egeland, Garamendi, McVittie, Mobley, Montoya, Nimmo, Perino, and Vicencia. Consultant: George Soares. Secretary: Afton Taylor. Room 4130; Phone 5-1918.

CRIMINAL JUSTICE (6)—Sieroty (Chairman), Torres (Vice Chairman), Dixon, Knox, Maddy, and Nestande. Consultant: Tom Clarke. Secretary: Paula Olson. Room 2140; Phone 5-3968.

EDUCATION (13)—Leroy F. Greene (Chairman), Hart (Vice Chairman), Arnett, Campbell, Collier, Dixon, Egeland, Bill Greene, Keyser, Lancaster, McAlister, Montoya, Siegler, Suitt, and Vasconcellos. Consultant: James Murdoch. Secretary: Patricia Blakeslee-Myers. Room 5159; Phone 5-7807.

ELECTIONS AND REAPPORTIONMENT (11)—Keyser (Chairman), Tucker (Vice Chairman), Alatorre, Badham, Bane, Briggs, Carpenter, Fenton, McLennan, Meade, and William Thomas. Consultants: Bruce Bolinger, Roger Bollinger. Secretary: Joyce McQuarry. Room 2196; Phone 5-8430.

ENERGY AND DIMINISHING MATERIALS (11)—Warren (Chairman), Goggin (Vice Chairman), Bane, Cline, Leroy F. Greene, Gualco, Hayden, Kapiloff, Murphy, Nimmo, and Suitt. Consultant: Gene Varanini. Secretary: Corky Henderson. Room 2126; Phone 5-7544.

FINANCE, INSURANCE, AND COMMERCE (15)—McAlister (Chairman), Garamendi (Vice Chairman), Bane, Bannai, Beverly, Goggin, Leroy F. Greene, Hayden, Ingalls, Lancaster, Miller, Papan, Ralph, Robinson, and Wilson. Consultants: Carl Brakenaek, Steve Spellman. Secretary: Betty Yearwood. Room 3112; Phone 5-9160.

GOVERNMENTAL ORGANIZATION (9)—Wilson (Chairman), Rosenthal (Vice Chairman), Campbell, Cline, Cullen, Murphy, Thurman, Tucker, and Vicencia. Consultant: Parke Terry. Secretary: Linda Dougherty. Room 4126; Phone 5-3451.

HEALTH (11)—Keene (Chairman), Egeland (Vice Chairman), Duffy, Garamendi, Hart, Ingalls, Keyser, Lanterman, McLennan, Ralph, and Rosenthal. Consultant: Ken Wagstaff. Secretary: Mickey Bailey. Room 5119; Phone 5-1770.

HOUSING AND COMMUNITY DEVELOPMENT (13)—Chacon (Chairman), Robinson (Vice Chairman), Brown, Campbell, Carpenter, Cullen, Goggin, Gualco, Maddy, Nestande, Siegler, William Thomas, and Vasconcellos. Consultant: Renée Franken. Secretary: Sue Jones. Room 4187; Phone 5-7610.

HUMAN RESOURCES (9)—Lockyer (Chairman), Carpenter (Vice Chairman), Arnett, Badham, Brown, Vincent Thomas, William Thomas, Torres, and Vasconcellos. Consultant: Stan Lena. Secretary: Maria Husum. Room 3132; Phone 5-8160.

INTERGOVERNMENTAL RELATIONS (9)—Vincent Thomas (Chairman), Collier (Vice Chairman), Briggs, Cullen, Foran, McCarthy, McLennan, Priolo, and Vacancy. Consultant: Eve Ostojka. Secretary: Helen Traunor. Room 4116; Phone 5-7906.

JUDICIARY (11)—Miller (Chairman), Chel (Vice Chairman), Badham, Bannai, Beverly, Boatwright, Keene, Knox, McVittie, Torres, and Wilson. Consultant: Thomas Carroll. Secretary: Kathy Lee. Room 4112; Phone 5-4560.

LABOR RELATIONS (11)—Bill Greene (Chairman), Siegler (Vice Chairman), Alatorre, Antonovich, Berman, Briggs, Craven, Fenton, Meade, Vincent Thomas, and Vacancy. Consultant: Bruce Ogden. Secretary: Kathy Redfield. Room 2188; Phone 5-7498.

LOCAL GOVERNMENT (13)—Knox (Chairman), Gualco (Vice Chairman), Arnett, Calvo, Chumbole, Craven, Lancaster, MacDonald, Perino, Priolo, Thurman, Wornum, and Vacancy. Consultant: Tom Willoughby. Secretary: Carole Salmon. Room 2148; Phone 5-7990.

PUBLIC EMPLOYEES AND RETIREMENT (11)—Dixon (Chairman), Perino (Vice Chairman), Antonovich, Chacon, Craven, Deddeh, Fenton, Hayden, Meade, Tucker, and Z'berg.

RESOURCES AND LAND USE (13)—Z'berg (Chairman), Wornum (Vice Chairman), Davis, Hart, Kapiloff, Keene, Mobley, Nestande, Nimmo, Priolo, Rosenthal, Sieroty, and Warren. Consultant: O. James Pardau. Secretary: Gwen Murrill. Room 3142; Phone 5-9067.

REVENUE AND TAXATION (13)—Boatwright (Chairman), McVittie (Vice Chairman), Alatorre, Bannai, Calvo, Chel, Cline, Deddeh, Kapiloff, Lewis, Lockyer, Murphy, and Robinson. Consultant: David Doerr. Secretary: Elaine Beldin. Room 2013; Phone 2-3730.

RULES (7)—Ralph (Chairman), Burke, Chappie, Davis, MacDonald, Mobley, and Montoya. Consultant: Fred Taugher. Phone 5-8173; Room 3188.

TRANSPORTATION (15)—Ingalls (Chairman), Calvo (Vice Chairman), Antonovich, Brown, Burke, Chel, Chumbole, Collier, Deddeh, Foran, Lanterman, Lewis, Lockyer, Vicencia, and Wornum. Consultant: Sid McCausland. Secretary: Earlene Arnold. Room 2091; Phone 57278.

URBAN DEVELOPMENT AND HOUSING (13)—Chacon (Chairman), Robinson (Vice Chairman), Brown, Campbell, Carpenter, Cullen, Goggin, Gualco, Maddy, Nestande, Siegler, William Thomas, Vasconcellos.

WAYS AND MEANS (19)—Foran (Chairman), Lanterman (Vice Chairman), Berman, Boatwright, Burke, Chacon, Chappie, Davis, Duffy, Bill Greene, Lewis, MacDonald, McAlister, Maddy, Miller, Papan, Sieroty, Warren, and Z'berg.

PERMANENT SUBCOMMITTEES OF THE ASSEMBLY STANDING COMMITTEES

EDUCATION—Permanent Subcommittee on Postsecondary Education—Vasconcellos (Chairman).

HEALTH—Permanent Subcommittee on Health Manpower—Duffy (Chairman), Egeland, Garamendi, Ingalls, Keene, and McLennan. Consultant: Steven Zarkin. Secretary: Pat Landsness. Room 4008; Phone 5-2931.

Permanent Subcommittee on Mental Health and Developmental Disabilities (6)—Lanterman (Chairman), Hart, Keene, Keyser, Ralph, and Rosenthal.

LABOR RELATIONS—Permanent Subcommittee on Industrial Safety—Fenton (Chairman).

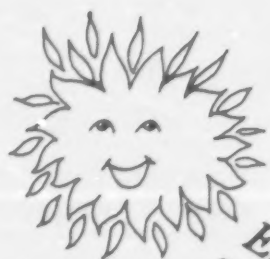
RESOURCES AND LAND USE—Permanent Subcommittee on Water—Mobley (Chairman), Davis, Nimmo, Warren, and Z'berg.

TRANSPORTATION—Permanent Subcommittee on Air Quality—Lewis (Chairman), Foran, Ingalls, Lanterman, and Wornum. Consultant: V. John White. Secretary: Beverly Cail. Room 2149; Phone 5-6833.

INSTRUCTIONAL mini packet

CONSUMER EDUCATION

ENERGY CONSERVATION



*Energy Crisis and
Tips on Conserving
Electricity in the Home*



ONE OF A SERIES OF INSTRUCTIONAL MINI PACKETS DEVELOPED AS A COOPERATIVE EFFORT OF HOME ECONOMICS TEACHERS AND THE ORANGE COUNTY DEPARTMENT OF EDUCATION. CAROLE BIELEFELD, COORDINATOR, HOME ECONOMICS.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION

SUBJECT: Energy Conservation

Developed by Carole Bielefeld
Orange County Department of Education
with ideas from Margaret Barkley,
Professor of Home Economics, Arizona
State University
January, 1974

Page 1 of 6

GRADE LEVEL: 9 - 12

HOW TO USE:

1. Background information on terminology may be necessary. Refer to background information sheet.
2. Preview list of electrical appliances and the three columns: average wattage, estimated kilowatt hours consumed annually, and average cost per year.
3. The chart can be used for several learning situations:
 - a. Students can identify existing appliances in their home and total their average annual cost.
 - b. Questions to ponder:
 - (1) Which appliances could you do without?
 - (2) How can you cut down?
 - c. Have students identify five indispensable appliances. Compare choices.
 - d. Give students a monthly or yearly budget of money to use for energy. Have them select which appliances they could use.

INSTRUCTIONAL MINI PACKET - CONSUMER EDUCATION - Page 2

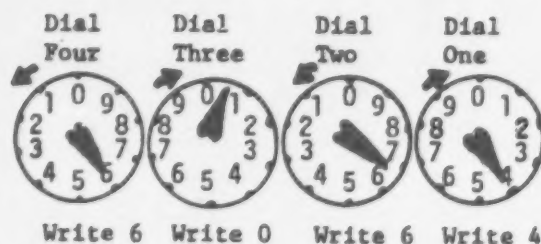
4. Refer to pamphlets distributed by local utilities as to methods of conserving energy.
 - a. "Conservation of Energy is Everybody's Business"
Southern California Edison Company
 - b. "Energy Conservation on a Practical Level"
Southern California Gas Company
5. For more information of general nature on the energy crisis refer to:
 - a. "Updated Facts of Gas Supply"
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 - b. "Energy and the Nation's Environmental Timetable"
Exxon Company, Public Affairs Department
P. O. Box 2180, Houston, Texas 77001
 - c. "Questions and Answers on Energy"
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 - d. "Learning to Live With Less," TODAY'S HOMEMAKER, January, 1974
Dorothy Wenck, Agricultural Extension Serv., 1000 S. Harbor, Anaheim
 - e. "The Energy Saving Guidebook"
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 - f. "Why We Must Teach Energy Efficiency"
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 - g. "Watts Going On Where You Live?"
General Electric, Major Appliance Business Group
Louisville, Kentucky 40225, Pub. No. ENG-1.

BACKGROUND INFORMATION

Electricity in the Home

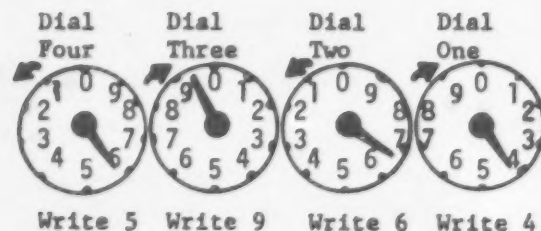
METERS

Dial One and Dial Three move clockwise. Dial Two and Dial Four move counterclockwise. To get reading, read Dial One and write down the number the pointer is on...OR...if the pointer is between numbers... write down the number that the pointer has just passed. Then read the dials from right to left, dial 1-2-3-4, and write the reading of each dial in the same order.



Your complete meter reading in the above example is: 6064

WHEN THE POINTER ON ANY DIAL SEEMS TO BE DIRECTLY ON A NUMBER...look at the dial that is immediately to the right of the dial you are reading. If the pointer on the dial to the right has not yet passed 0, then write down the next lowest number on the dial whose pointer seems to be directly on the number.



Your complete meter reading for this example is: 5964

To find out how many kilowatt hours you have used since your last electric bill, take the last reading from your bill and subtract it from the reading you obtained. This answer is the number of kilowatt hours you have used since your last electric bill.

$$\begin{array}{r} 5964 \\ - 5462 \\ \hline 502 \end{array}$$

$$\begin{array}{r} 373 \\ 282 \end{array}$$

BACKGROUND INFORMATION - continued

UNITS OF MEASURE

Current is measured in amperes, electromotive force or voltage in volts, power in watts, energy in kilowatt hours, resistance in ohms, power of motors in horsepower.

Ampere X volts = watts.

A kilowatt = 1,000 watts

A/C - \$55 per ton annually

Lighting - 1500-2000 KWH annually - \$38 - \$50

APPLIANCE	Average Wattage	Est. KWH Consumed Annually	Annual Cost*
<u>Food Preparation</u>			
Blender	386	15	\$.38
Broiler	1,436	100	2.50
Carving Knife	92	8	.20
Coffee Maker	894	106	2.65
Deep Fryer	1,448	83	2.08
Dishwasher	1,201	363	9.08
Egg Cooker	516	14	.35
Frying Pan	1,196	186	4.65
Hot Plate	1,257	90	2.25
Mixer	127	13	.33
Oven, Microwave	1,500	300	4.75
Oven, Self-cleaning	4,800	1,146	28.65
Range (4 surface units plus oven)	8,200	1,175	29.38
Roaster	1,333	205	5.13
Sandwich Grill	1,161	33	.83
Toaster	1,146	39	.98
Trash Compacter	400	50	1.25
Waffle Iron	1,116	22	.55
Waste Disposer	445	30	.75

Food Preservation

Freezer (15 cu. ft.)	341	1,195	29.88
Freezer (frostless 15 cu. ft.)	440	1,761	44.03
Refrigerator (12 cu. ft.)	241	728	18.20
Refrigerator (frostless 12 cu. ft.)	321	1,217	30.43
Refrigerator/Freezer (14 cu. ft.)	326	1,137	28.43
Refrigerator/Freezer (frostless 14 cu. ft.)	615	1,829	45.73

Laundry

Clothes Dryer	4,856	993	24.83
Iron (hand)	1,008	144	3.60
Washing Machine (automatic)	512	103	2.58
Washing Machine (non-automatic)	286	76	1.90
Water Heater (standard)	2,475	4,219	105.48
Water Heater (quick recovery)	4,474	4,811	120.28

Comfort Conditioning

Air Cleaner	50	216	5.40
**Air Conditioner (room)	1,566	2,000	45.00
Bed Covering	177	147	3.68

*Cost base is 2½ cents per KWH. Average rates vary from 1.8 to 2.8 cents per KWH.

**Perhaps an average. Annual KWH consumption will depend on size of unit and number of hours of operation.

<u>APPLIANCE</u>	<u>Average Wattage</u>	<u>Est. KWH Consumed Annually</u>	<u>Annual Cost*</u>
<u>Comfort Conditioning - continued</u>			
Dehumidifier	257	377	\$ 9.43
Fan (attic)	370	291	7.28
Fan (circulating)	88	43	1.08
Fan (rollaway)	171	138	3.45
Fan (window)	200	170	4.25
Heater (portable)	1,322	176	4.40
Heating Pad	65	10	.25
Humidifier	117	163	4.08
<u>Health and Beauty</u>			
Germicidal Lamp	20	141	3.53
Hair Dryer	381	14	.25
Heat Lamp (infrared)	250	13	.33
Shaver	14	1.8	.05
Sun Lamp	279	16	.40
Tooth Brush	7	0.5	.01
Vibrator	40	2	.05
<u>Home Entertainment</u>			
Radio	71	86	2.15
Radio/Record Player	109	109	2.73
Television (black & white)	237	362	9.05
Television (color)	332	502	12.55
<u>Housewares</u>			
Clock	2	17	.43
Floor Polisher	305	15	.38
Sewing Machine	75	11	.28
Vacuum Cleaner	630	46	1.15

*Cost base is 2½ cents per KWH. Average rates vary from 1.8 to 2.8 cents per KWH.

Prepared by:

Market Research and Planning
September 14, 1973
Arizona Public Service



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